

Memoir to Sixty
Personal Memoir of David Smith
The Autobiography of David Smith
Jan 17, 2016 started



Purpose of the Memoir:

During 2015 undertook an effort to lose weight and clean out my storage space. I lost 44 pounds getting down to not far away from my ideal weight with maybe only 20 more to go in 2016. I also decluttered by emptying out my storage space in Connecticut. This brought to an end my personal life in Connecticut. Many of my clothes had to be gotten rid of simply because they were too large. I sorted my photographs a bit and gave some childhood photos to my son, Taylor. My poetry written as far back as in college, in Minneapolis and more recent was scattered about in scraps of paper. The more recent was just notes on my iPhone. I finally retyped the scraps of paper and moved all the poetry to one file. I found a journal where I began writing my memoir from birth to the year 1981. This memoir I wrote in 2007 when I took a class given by the writer Julia Cameron the author of *The Artist's Way*.¹ Her class requires that you write almost every day. She had something called morning pages where you write every day and she said "There was no wrong way to do morning pages". This is when I wrote the first 25 years. There were a couple of key points I learned from her - one not to share works in progress with friends or family, two - the importance of spending time alone to inspire creativity. Her classes are on creativity. I started the so-called artist walks where I just go out alone for a walk in the park or at the museum etc.

¹ see JuliaCameronlive.com

So I had the first part already started. The Chinese Taoist Lao Tau says “ the journey of a thousand miles begins with one step” In my mind I have even altered this concept further saying the first step is half done, using a sort of quantum theory of action.

The other main reason was my approaching 60th birthday. I wanted the weight loss, the poetry and the memoir all done as my personal celebration of my 60th. The simplification and organization gives me room to move on.

Writing a personal memoir can be undertaken for therapeutic/ personal healing reasons.² Now that I had decluttered my material things then I needed to declutter my mind.³ To more perfectly live in the present moment you need to finally document the past, analyze it, and put it to rest. It is a good way to reflect on what your goals were and what they will be in the future.

Another reason is to leave behind a record of your life for your descendants. I have an interest in genealogy and have spend some time investigating my family tree. Jacklyn Shied did most the work regarding the my grandmother, Hazel

² Taking 15 or 20 minutes to write freely about emotions, secrets or upheaval can be a powerful tonic, says James Pennebaker, a psychology professor at the University of Texas and author of several books including “Writing to Heal” 52 Years and Counting: The Power of Daily Writing by Clare Ansberry WSJ Jan 27, 2016

³ Poem of Tukaram: The night has passed. What’s sleep? I haven’t seen it.
I have built my nest in Narayana. My joy does not cease.
I have compressed my space. I have no room for myself.
Says Tuka, we are contained together. We do not split for one moment. Takaram Says Tuka page 188. Penguin Classics.

Marett Earl's tree.⁴ Besides a few poems written by Flora Holden Marett like On Jersey Isle⁵ and some journals of Uncle George about birds & nature, there was very little written. Thus few stories. I suppose due to the protestant work ethic being farmer they just worked until death. When death came there was no time left. The Protestant Ethic and the Spirit of Capitalism by Max Weber is actually a German book called "Die Protestantische Ethik und der Geist des Kapitalismus." Weber wrote that the Protestant ethic influenced large numbers of people to engage in work in the secular world, developing their own enterprises and engaging in the accumulation of wealth. And protestant they were, there is the

⁴ **Hazel Marett Earl** (daughter of **Francis (Frank) Marett** and **Flora Holden Marett**) was born July 27, 1900 in Lorain, Ohio, and died October 9, 1991. She married **Robert Earl, Sr.** on June 11, 1927 in Fitchville, Ohio.

More About **Hazel Marett Earl**:

Comment 1: Community leader.

Comment 2: Elementary teacher.

Comment 3: State Juvenile Grange deputy & local leadr.

Comment 4: 4-H Clubs, Church worker.

Ethnicity/Relig.: English, Methodist.

Occupation: Housewife & elementary teacher.

Personality/Intrst: Outgoing, natural leader.

Residence: North Fairfield Twp. Huron Co. Ohio.

More About **Hazel Marett Earl** and **Robert Earl, Sr.**:

Marriage: June 11, 1927, Fitchville, Ohio.

Children of **Hazel Marett Earl** and **Robert Earl, Sr.** are:

- i +**Edna Earl Smith**, b. November 6, 1928, North Fairfield, Ohio.
- ii +**Elsie Earl Righter**, b. November 7, 1929, North Fairfield, Ohio.
- iii +**Betty Earl Schreck**, b. February 19, 1932, North Fairfield, Ohio.
- iv +**Roberta Earl Gray**, b. March 7, 1935, North Fairfield, Ohio.
- v +**Irene Earl Merrilees**, b. June 19, 1936, North Fairfield, Ohio.
- vi +**Robert Earl, Jr.**, b. January 7, 1945, New London, Ohio.

⁵ Poems by Flora Holden Marett

On Jersey Isle

From Reminiscences of the man I married

Half forgotten are my play-days in the old house long ago

Where the organ pealed soft music when the lights were all aglow.

Built of stone with roof of tile: It might stand a thousand years.

Could it speak, the tales would tell of courage, faith, laughter and tears.

It was a large, two family house, five were living on each side.

A huge fire-place in each apartment and the rooms were high and wide.

Kitchen walls were hand-hewn timbers. White cobble stones composed the floor. Fire-tongs were brass, all shining; Brass knobs and knockers on the doors.

We must work from dawn till evening: Father gone, now Mother too. There has been a fatal ship-wreck; Father was one of the crew.

He was cast upon an island, very small, with little food except the bark

And leaves of trees. He made friends with a small bird and a tiny tropic animal as he hark –

Eened to the sounds of the sea; waiting for the ship that after six weeks of his plight passed That way and sent a little boat in answer to the waving rag of white.

story of Phillip Smith and Half Hanged Mary in old New England in Hadley Massachusetts. Phillip Smith got sick and they accused Mary (Reeve) Webster, the “witch” of Hadley of being a witch and the cause of the illness⁶ This took place in 1683 a few years before the Salem witch trials.

The book “The Denial of Death” by Ernest Becker suggests that the denial of death is most fundamental problem of mankind. I remember Woody Allen buying this book for his girlfriend in the film Annie Hall. In the year 1977 when this film came out, I was just beginning my exercises in meditation to “die daily”.

The other reason to write this memoir now is that one does not know the hour or the day when the end could come, so when would I do it? How much weakened would my memory be before I start? To meditate you have to live in the present.

⁶ One of Mary Webster’s descendants is the now well-known Canadian novelist and poet, Margaret Atwood, who wrote a poem, “Half-Hanged Mary,” (1995) about her notorious ancestor, and one of her most popular novels, *The Handmaid’s Tale* (1985), is dedicated to her. The poem has also been made into several stage productions and interpretations. Atwood’s poem is in sections, each chronicling an hour of Mary’s hanging from the tree, beginning at 7 at night and concluding at 8 the next morning. I’ll quote from Atwood’s stanza describing Mary’s cutting down:

When they came to harvest my corpse
(open your mouth, close your eyes)
cut my body from the rope,
surprise, surprise:
I was still alive.
[if !supportEmptyParas] [endif]
Tough luck, folks,
I know the law:
you can’t execute me twice
for the same thing. How nice.
[if !supportEmptyParas] [endif]
I fell to the clover, breathed it in,
and bared my teeth at them
in a filthy grin.
You can imagine how that went over.
[if !supportEmptyParas] [endif]
Now I only need to look
out at them through my sky-blue eyes.
They see their own ill will
staring them in the forehead
and turn tail.
[if !supportEmptyParas] [endif]
Before, I was not a witch.
But now I am one.

Works Cited

- Atwood, Margaret. “Half-Hanged Mary.” *Morning in the Burned House*.
Judd, S. 1905. *History of Hadley*. H. R. Hunting, Springfield.
Mappen, M. 1980. *Witches & Historians*. Robert E. Krieger Publishing Company, Huntingdon, N.Y.
Mather, C. 1967. *Magnalia Christi Americana*. Vol. II, Russell & Russell, New York.

So that means you must forget the past and forget the future. That means I can not think that I will have some time write my memoirs in the future.⁷

Is there a more perfect time or more perfect version? Will there ever be something perfect? I think not. This kind of thinking thinking leads to nothing - no memoir. If I waited until my piano pieces were perfect to record them then I would have no recording. And any recording I had would be dull from over practicing the life went out of them.

There is another reason besides the bit about being ready for death. You should actually begin to end attachment to the world for when you do leave. Like the Tibetan Book of the Dead concept of not reincarnating again at death. This is done by finishing your involvement and not being overly attracted to your earthly life.

Sometimes one must let one's life flow like water finding its way.
Sometimes one may lie in a bed of luxury.
Sometimes one has to become what time demands of one.
Sometimes it is a gourmet's feast laid out.
Sometimes stale breadcrumbs for sheer survival.
Sometimes one travels in a comfortable vehicle.
Sometimes one goes barefoot all the way.

⁷ Tukaram poem:

A stick in his hand

Tuka chases his own corpse

He takes it to the crematorium

Where bodies are laid to burn

He punishes it

For its past deeds

He fears nothing

For God can take all pleasure and pain

This is why I am determined

To make such a clean exit

Says Tuka, it is healthier to die

Than to have a body to be punished

Sometimes one gets to wear the choicest garments.
Sometimes one has to wear tattered clothes.
Sometimes one has all the wealth in the world.
Sometimes one has to brave dire straits.
Sometimes one meets saintly people.
Sometimes one has to suffer the company of villains.
Says Tuka: know it well.
Joy and sorrow must be equal on one's scale.⁸

In addition to this memoir, I have collected my poetry to a file to publish on Create Space POD Amazon. ⁹

I am titling this memoir "Memoir to Sixty" rather than my autobiography because there is a risk that I might live longer, on the other hand there is the risk that I will not live longer but if I do live longer I believe it is productive to assume that I will not. Plus I believe in a sort of Human Error Model of thinking. Human are wired to erroneously calculate the time it takes to do this and always misestimate travel times. Thus I believe to eat only to half full one has to eat only to 1/4 full, to meditate accurately for 3 hours one has to meditate for 6, to get to a destination on time one has to add an extra half hour, likewise if you think you will live to 90, then it might only be to 60.

From my poetry collection I speak of the ultimate risk manager as follows:

The Ultimate Risk Manager
(semi-autobiographical poem)

- 1 What is that electrical device that transfers
- 2 the entire knowledge of a book instantaneously
- 3 What is the lost secret that one hears in the harmony of music?
- 4 While a mountain of grain buries children alive,
- 5 My heart sinks along with them.
- 6 The search for Wisdom is long, but
- 7 the implementation longer still.
- 8 A few moments of bliss have now
- 9 become my whole life.
- 10 In a matter of minutes million so dollars are obliterated.
- 11 Grandfathers complain but no one cares.

⁸ Tukaram Says Tuka translated by Dilip Chitre, Penguin Classics page 141.

⁹ Says Tuka, my only assets in this world are the poems that Pandering made me speak. page 204 Tukaram Says Tuka Penguin Classics Dilip Chitre

12 Little pearls of sweat ran down my side,
13 I thought they were my tears.
14 My tears come from God,
15 My sweat from the Corporation.
16 The world is stochastic, the only true
17 order occurs when the great Buddha takes his seat.
18 Why did the Beloved wait to this late date to
19 reveal the secret of secrets?
20 But now I have the keys.
21 I know the value of a minute.
22 Time to go inward that's all I want.
23 A Simple life in a fortress of repose.
24 This human body is a castle.
25 And Darshan sits on the throne.
26 In death in life lies the hope.
27 Which is the practice of the Ultimate Risk Manager.
28 My journey to #2 was a labor of truth
29 but my journey to #1 was a labor of love.
30 Now there is nothing left but to cross the ocean of light.
31 Which is without limit.

December 4, 1989

by David R. Smith
The New York Life Deal.

Narrative Timeline (Memoir to Sixty)

Before Birth:

I came to believe in reincarnation at the age of 20, on July 11, 1976, I had an experience of a fast forward film of my past lives beginning at the Big Bang and all of which culminated in my initiation. I had a number of dreams with me in Germany. Cathy had a dream where she claimed I was the Pharaoh¹⁰ of Egypt. Clarence Graves a psychic living in Cincinnati saw me as a Roman soldier. It is true that I have an attraction to the German language and all things Roman and Greek and music of Beethoven and Schubert.

¹⁰ The ego is Pharaoh, Beware! Do not indulge it, Lest it brings back that age-old infidelity. Mathnawi-ye ma'nawi IV 3621 cited page 224, Sufi Symbolism volume 4

I was born on February 8, 1956 in New London, Ohio. I saw the New London, Ohio building that was the old New London hospital it looks like nothing more than a large old house. My mother was Edna Grace Earl¹¹, born November 6, 1928, the daughter of Hazel Francis Marett, born July 27, 1900. My father was Lyle Roy Smith born December 26, 1926, died March 3, 2005. My mother played piano and violin and had a strong voice. My father was from Greenfield township and grew up near the old Hiram Smith residence where Johanny Appleseed used to stop by. Lyle Smith was the son of Roy Blackman Smith¹² & Marian Hindley¹³ Erastus Smith & Fannie Spencer came from Connecticut in 1812? to Steuben. I went to the town of Hadley Massachusetts to the old graveyard where an ancestor Elizabeth Smith's headstone. Samuel Smith and Elizabeth Smith married 1624 had come from Ipswich England in 1634 on the ship Elizabeth landing in Boston. They first lived in Wethersfeld CT then moved to Hadley Mass. There is a plot of land near the bend in the Connecticut River where a house of Samuel and Phillip Smith is said to be located. My other ancestor Francis Marett came from Jersey Island.

On June 18th, 2015 the company DNA analysis firm 23andme.com informed me that they had reached 1 million customers and I was customer number 6,229. I had my DNA

analyzed and they said I had the following genetic background:

99.7% European Northwestern European 45.7% British & Irish 25.9% French & German 3.1% Scandinavian 23.6% Broadly Northwestern European 1.4% Broadly European 0.3% Middle Eastern & North African 0.1% North African 0.1% Broadly Middle Eastern & North African < 0.1% Unassigned 100% David Smith



¹¹ My mother was the daughter of Robert Clark Earl, born Jan 1, 1896 died: Dec 26, 1955

¹² Born April 5, 1890 Died: Nov 5, 1977

¹³ Born 1897 Died: 1961



A second cousin Susan Chandler from Chicago connected with me though our DNA code. She was adopted and believes she is the daughter of Earl Martin.

My earliest memories begin in like kindergarten. I remember going to school at the school at Route 224 & 598 in New Haven, Ohio. They had this big shoe that

we learned to tie a shoe on. The town is called New Haven because this area of Ohio is in the Firelands. The Firelands is land given to the victims of the British raids in Connecticut. Ohio has towns called Greenwich, Norwalk, North Fairfield, New London, Greenfield etc. all of which are named after towns in Connecticut.



My parents lived in Steuben, Ohio which was also called Greenfield or Greenfield center. The mother of Walt Disney was born in Steuben, Ohio. She is also listed as being born in Greenfield apparently the same place. Her house was said to be next to ours just across the creek, though I have no evidence. Steuben was in the town of Willard. Willard used to be the town of Chicago, Ohio where the Baltimore and Ohio Railroad past though. Since people going to Chicago might by accident get off in Chicago, Ohio, the President of the B&O railroad, Daniel Willard, changed the name of the town to Willard.

My father was a certified seed dealer. This means he grew official grains that would be cleaned and become seed for sale to farmers. So he had a cleaner in the barn and after removing the chafe and splits from the seed, he bagged the seed and sold it to farmers. This meant he had various poisons to kill insects. One day he got a call from the railroad. A train was sitting in Willard with cars full of grain infested with insects. He went with my brothers climbed the railcars opening the hatch and dumping in a strong toxin inside each car. Apparently it was a pretty dangerous move as breathing too much of the poison could kill you. In those days farmer were using all kinds of unknown untested unregulated pesticides. Apparently much more dangerous in the early years than later on. But he came home with \$10,000 for that job, not bad for one day's work. And the train could continue on. (story is unconfirmed - check with Dale?).

In the early years I played with the neighbor Billy Scherck. In a rural environment social life centered around your relatives and we played with our cousins: Rosemary, Becky, Stevie, Julie etc. I grow up on a farm in Steuben, Ohio at the west border of Steuben, between the west border and the Lyons road. I think near the old site of Walt Disney's mother's birth house. My memories are mostly images. The farm provided extensive freedom of movement because of all the space. We had a sandbox to play in. Later my Dad built a pond. I remember

climbing the Mulberry tree which stood by the wood shed and spent long hours eating fresh mulberries. We walked to the Greenfield school in Steuben which was across from the Church of the Master, where many of the Smiths are buried. Also Robert Earl on the mother's side is there. I remember Mrs. Van Camp my First grade teacher, she was very thin. In second grade we watched on TV the events around the JFK assassination news. In third grade I had like 80 links on my bookworm and was second behind Larry Helm in reading volume. Emilie Wells was my 6th grade teacher. It seemed my grades in school varied by how much I liked the teacher. I got mostly As in 6th grade, but in 5th grade I got a red F in Spanish. I got in trouble in 5th grade for smiling while the Principle scolded us. Perhaps my emotional states did not often fit to the situation. In third grade me and Billy rang the fire alarm. In 6th grade I got in trouble for plagiarizing a poem and winning the poem writing contest only to be found out in the end. I remember the poem called "A woodpecker pecked out a little round hole".¹⁴ In 4th grade I began piano lessons with Wayne Stahl in Willard, Ohio. At my Uncle Bobby's (Robert Earl of Fitchville) graduation a piano player played I think ragtimes which I as a small child became fascinated with. I stood by the piano with my eyes at about the keyboard level silently watching. His name was Ken



¹⁴ The woodpecker pecked out a little round hole
And made him a house in the telephone pole.
One day when I watched he poked out his head,
And he had on a hood and a collar of red.
When the streams of rain pour out of the sky,
And the sparkles of lightning go flashing by,
And the big, big wheels of thunder roll,
He can snuggle back in the telephone pole.

Laborie¹⁵ and was from New London, Ohio, the same town as my birthplace. That night I asked my mother if I could take piano lessons. Later when I recorded the complete Scott Joplin ragtimes, I mentioned Ken Laborie in my recording.

I used to work on the farm and had chores. I remember carrying 2 of those 5 gallon buckets of feed to the cattle in the back barn (which later burnt down) in the winter and had to climb in to dump it. We used to tie a ear of corn to a string of twine and I used to "fish for hogs" - tease them with it. I used to shot birds with my BB gun. I believe I rarely hit them, must be that I BB gun is not terribly accurate. Once Susy, our big 2000 lb cow stepped on my foot but it seems no damage was done. We used to play in the hay mow, once Rich, Dale, Larry, & Frank had my hold onto the rope with the pulley. I would grab on end and they all would take the other end and jump down from the hay. They sent me flying up to the roof of the barn where I hit my mouth. For some reason I did not let go but I was getting higher and higher it did not seem wise. They subsequently called me Parrot because of my swollen lips. We used to play hockey on the pond and I would fall over and over again on the same spot on my chin, creating the permanent scars. I remember taking a great deal of pleasure from these pick up games. I was very athletic when young.

My mind would wonder and dream for long hours driving tractor. I liked cultivating. I spent many hours in the summer on the 450 Farmall tractor. I used to bushhog (a big mower) cutting down weeds in a field. There used to be huge clouds of dust and pollen. I learned later on that farm children had a much lower insistance of having allergies because of their exposure at a young age. So I was never allergic to anything.

¹⁵ Kenneth E. 'Rock' Laborie, age 81, of New London, died , Sunday, August 12, 2007 at his home after a lengthy illness. He was born November 24, 1925 in New London, son of the late Vincent W. and Stella (Ried) Laborie. He was a 1943 graduate of New London High School and a graduate of Miami University of Ohio. Mr. Laborie was a teacher for over 40 years. He taught at New London High School from 1954 until 1989. He served in the Army Air Corp during World War II. He was a member of the New London American Legion Broom Woode Post 292, where he was very active with the Post and Boys State. He was a talented musician. Mr. Laborie was also a strong supporter of New London and New London High School. He is survived by his brother, Richard Laborie of New London. He was preceded in death by his parents and his sister, Constance Laborie.



At elementary school we used to play relentlessly a game called Dodgeball which I enjoyed very much. It had simple rules. You threw the ball at the other team if you hit him without him catching it he was out and went behind you. But from behind he could throw at you. We also played kickball a version of baseball. On the way home from school I could stop at the corner store for candy which is a great pleasure for a kid. The farm life was a rich childhood and I would not trade it for a city kid's world. We would take flashlights at night to the swamp to go frog hunting. We fried the frog legs which tasted a bit like chicken. We also fished in

the pond for bass & blue gill. Early vacations were simple and plain and inexpensive. On one occasion Dad would take us camping in the Green truck at East harbour on Lake Erie. The green truck was a farm dump truck and we just slept on the bed of the truck in the back. I remember the wood floor of the truck. Later we rented a Nimrod camper and went to a place like Lake Hope, Old Man's Cave in southern Ohio or Silver Lake, Michigan. A big kid highlight to me was the sand surfing at Silver Lake, Michigan. We had a wooden board that we slicked up with paraffin. There were big sand dunes which we could surf down.

My guide and advisor at bedtime was my older brother, Dale who would explain things & tell stories to me at bedtime. I wonder how accurate his advice and stories were. The family was so large, you wonder how one mother could have raised us all - a total of 7 kids - Richard Earl, Dale Irving, David Roy, Anna Marie, Alice May, Scott Elliot, Paul Matthew. Having less individual attention was probably better for your affect development. I think I learned to eat fast simply because if you didn't it would be gone. I loved meat and not vegetables, I was initially a meat hog. The diet was mostly meat and potatoes. The diet was a bit like the English diet. This was almost the opposite of what my diet would later become. It probably was not until my 16th year that I even experienced ethnic food when I went to Tiffin with Dr. Piller & family to a Chinese restaurant. It is those unique first experiences that you usually remember. My mother usually cooked meat, potatoes, string beans. We had sweetcorn, tomatoes, potatoes, from the garden. We also had chickens and fresh eggs. My mother made apple pies, while my grandmother was known for her banana nut bread. We had a cow and a milk strainer. We drank milk like it was water. There was almost never any alcohol in the house.

Things were not so luxurious in the early years, we would burn wood for fuel and burn wood in the basement for heat. We had one bathroom for a family of 9. Rich, Dale & I used to take a shower in the basement. I had to stand freezing as we took turns in the shower. They would put me under the cold water faucet for

amusement. After the shower we would stand on the heat register to warm up. For vacation we traveled to places like Jamestown, Gettysburg, Niagara Falls.

I used to tie thread to make spider webs all over the rooms upstairs. My Dad would come up at night to put us to bed but he would fall asleep before us. He had had polio so had so called post polio syndrome where you get tired and take catnaps. He was often in his reclining chair taking a nap. I would tie a spider (plastic spider) with a thread to the bed where he laid down and would lower the spider down on him at night with a thread.

In the early years we had chickens and Dad would cut the heads of the chickens and they would run around for a while with no head. We all joined 4-H and had

church social events. We camped at Camp Conger for 4H camp. At church camp we played a game of 4 square. I simple game where you bounce the ball back and forth. I seemed to enjoy it though.

I remember sitting in the car while the adults went up to the hospital to visit Grandma Smith. She died before I got to know her well. I remember the kitchen at Grandma Earl's and having watermelon outside & the old corn grinder in the barn. I used to play with my cousins in the attic. The attic was full of clothes and buttons and various odd things for children to play with.

I was in band and played the trumpet.

We used to play in the barn running from piles of staked bags to piles of staked bags while making Devil (our dog) "Rambunctious". Devil was a beautiful collie



dog whose father was a show dog, but he was rejected to be a show dog because his ears did not fold over at the top like a perfect collie. At night we played kick the can.

I liked going to the Willard library.

Once I started playing Clementi sonatas on the piano it was not long until I was playing Beethoven. Beethoven was my inspiration in those teen years. I loved playing Beethoven sonatas. I would play them fast and loud.

The first stage of life was like a innocent isolated rural existence. Then the rush of hormones at puberty is another stage. Youth is a nirvana state but in ignorance. Intoxication with light, water and sunshine. At Junior High 7-8th grade I like to play ping pong at lunch hour while listening to "Tracy when I'm with you"



¹⁶ Certain songs can connect you to that time. I played “Bridge over troubled water” Simon & Garfunkel on the piano, Chopin Nocturnes, Beethoven’s Moonlight Sonata & Waldstein. After a dance at the Junior high School in Willard I walked to the baseball field holding hands with Micky Smith. Back then just holding hands it seemed your hand was on fire. I dated Cathy Carnie a blonde girl who lived near the “drive thru” near Main Street and 224. Later I made jokes

¹⁶ Ba ba, ba ba ba ba
Ba ba ba ba
Ba ba ba ba, ba ba ba

Tracy, when I'm with you
Something you do
Bounces me off the ceiling
Tracy, day after day
When you're this way
I get a lovin' feeling
Come with me
Don't say no (please don't say no)
Hold me close (and hold me close)
Tracy never let go

Tracy, your gonna be (Tracy, I love you so)
Happy with me
I'll build a world around you

Filled with love everywhere (Tracy, oh please don't go)
And when you're there
You'll be so glad I found you

Come with me
Don't say no (please don't say no)
Hold me close (and hold me close)
Tracy, never, never, ever let me go

Ba ba, ba ba ba ba
Ba ba ba ba
Ba ba ba ba, ba ba ba

Ba ba, ba ba ba ba
Ba ba ba ba
Ba ba ba ba, ba ba ba

Come with me
Don't say no (please don't say no)
Hold me close
Tracy, never, never, ever let me go

Tracy, never let me go
Tracy, never let me go
Tracy, never let me go

Written by:
Paul Vance and Lee Pockriss
The Cufflinks



about the Ohio drive thru saying they made driving and driving easier. Cathy Prior's daughter Kerry from Connecticut came to Ohio and was amazed by the fact that she could simply drive thru a place to pick up beer. As a freshmen for a time I dated Debbie Weirs. She was from Celeryville. Willard is known for growing onions, radishes, lettuce and sweet corn. I assume most of that comes from Celeryville. Debbie Weirs was a pretty blonde.¹⁷ She became the head cheerleader in High School. At the same time Dale went out with Pam Wiers, so somehow I was lined up with Debbie. I did not even drive a car in those early years so for me to go out on a date I went with Dale, Pam and Debbie. They were blonde because they were Dutch and part of the Christian Reformed Church which originated from John Calvin. This muck soil was like black gold - to be able to grow vegetables so easily now seems like a gold mine to me. One day in the early 70s we went to look at a farm with my father that was near celeryville and had high grade soil. The price at the time seemed staggering at \$250,000. In the early 70s inflation was beginning to rise and oil prices were as well. It was a time to jump into tangible assets. At this time 60s rock & roll was in bloom and Rich and Dale had bought a number of key 8 track tapes for us to

¹⁷ **1881** - Henry and Kathryn Wiers left their home in Groningen, Netherlands where they were peasant farmers, and arrived at Ellis Island, New York. Shortly thereafter, they settled in Kalamazoo, Michigan where Henry worked in the local factories.

1896 - Henry Wiers traveled with his family and other Dutch immigrants from Kalamazoo, Michigan to purchase 5 acres in the muck lands near Willard, Ohio. At that time, the muck consisted of swampy and poorly drained land, but Henry Wiers along with others, used draining techniques from Netherlands to make the land farmable. The area came to be known as Celeryville. Celery was grown and shipped to local markets using horse and wagon and transported to further locations using the railroad.

1900'S

1906 - Henry Wiers helped finance and build Celeryville's first church. Sermons were preached exclusively in Dutch.

1922 - The 2nd generation took over the farm when Henry Wiers passed his 10 acres of land onto his sons, Edd and Garrett.

1934 - There were 37 families and 27 farms in the Celeryville area farming a combined 210 acres of celery.

1940 - The 3rd generation of the Wiers family began taking on responsibility at the farm. The five sons of Edd Wiers, Henry, Frank, Corwin, Norman, and Eddy Wiers took over the operation.

1965 - The Marsh Run Watershed Project was built for the purpose of irrigating the Celeryville area farms. This 75 acre reservoir contains 317,000 cubic yards of water and is a safe and controlled water source capable of refilling at 10,000 gallons per minute.

1970 - The 4th generation (Jim, Ed, John, Tom, Ben, and Jerry) of the Wiers family began to enter the business.

1975 - The importance of on time delivery and flexibility became more apparent. The Wiers family realized how crucial it was to have control over their produce's transportation. Thus, Dutch Maid Produce was born with the purchase of 8 trucks and 10 trailers.

1992 - The 5th generation (Dean, Darren, David, and Tyler) began entering the business.

1996 - The 100th anniversary of Wiers Farm.

listen to while driving tractor. In the spring and you had to fit the fields for planting the hours of work could run all the way up to 18 hours. So the number of times I

listened to these tapes could be ten or twenty times! We had Three Dog Night, Grand Funk Railroad, Black Sabbath, Led Zeppelin, and some truly great rock & roll. Dale & Rich moved to the “Trimmer” house. Dale bought a Mach I Mustang while Rich bought a TBird Thunderbird car. I then bought from Dale his 65 convertible Mustang with the blue metal flake paint job with the barefoot dimmer switch and accelerator with the soft blue lights under the column. The mustang was clearly cool. I only paid \$800 for it. The 65 model had not become famous at this point. So at the age of 16 life was good, a brief moment of Camelot for the young teenage male, a real splendor in the grass.¹⁸ In high school I sat next to Cheri Piller, the daughter of Dr Charles Piller and Rachel Piller. I sat next to her in Trig class. At the end of the year you



¹⁸ Then sing, ye birds, sing, sing a joyous song!
And let the young lambs bound
As to the tabor's sound!
We in thought will join your throng,
Ye that pipe and ye that play,
Ye that through your hearts to-day
Feel the gladness of the May!
What though the radiance which was once so bright
Be now for ever taken from my sight,
Though nothing can bring back the hour
Of splendour in the grass, of glory in the flower;
We will grieve not, rather find
Strength in what remains behind;
In the primal sympathy
Which having been must ever be;
In the soothing thoughts that spring
Out of human suffering;
In the faith that looks through death,
In years that bring the philosophic mind.

Ode

Intimations of Immortality from Recollections of Early Childhood
William Wordsworth

exchange comments in our yearbooks. I wrote her a note to a fine girl and added "how about a date". I dated Cheri for the rest of high school. I played piano for choir and high school musicals. We did Fiddler on the Roof. I made out with Debbie Fry at the cast party. That was a word they used "made out". I should try and remember the local language. Also in Ohio a soda was a pop. "Parking" was the other word. It was a bit like the film American Graffiti. There was a black girl Denise Thompson, a nice intelligent girl with huge boobs. She used to tease me with sexual comments. So I took her out parking one night to "check out" her boobs. I was nervous about both whether she was really willing which she was and about the fact that I am out with a black girl. This is small town Ohio after all. Camelot and the splendour came to a crashing halt when Mike Border hit the back of my car out on a road near Celeryville. Things were never quite the same after, this was the first instance of material things being transitory for me. I went to my first Chinese restaurant with Cheri & her parents in Fremont. Life was very provincial and primitive compared to my later life in New York City. There was not much culture in Willard, Ohio. I played the Chopin Nocturne at music contest and also played the Pathétique Sonata of Beethoven.

I see my life as having it's key points, turning points of intensity at the age 20 and age 50 points. Age 20 is when you are first free and an adult and make choices. At age around 50 you have your middle life crisis and begin to question the assumptions again. My music at 16-20 was restless, rushed, anxious with distraction. Music school is a odd environment which mostly causes you to lose confidence in your skills via being in a concentrated environment of other good musicians. The sound of all those practice rooms next to each other is enough to make you insane. The romantic music of Chopin belongs soiree environment at a dinner party with wine & cheese not a practice room next to another. At age 50 the music becomes all that there is. After living life you realize the music is all that you want and being with the music is timelessness. The sweetest sound is at the 50 year point. It is interesting to play the same pieces that you once played younger. You can have present and past joy together with a revival.

The growth of philosophy is more important in this dialogue than the recording the facts. It is my intention to document my development of metaphysical beliefs rather than the sequence of events. What is the purpose of life, what should one do? What are the underlying values regulating actions. The "common wisdom" I had begun to question in the early years. But I was fully engaged in protestant materialism, empiricism, pragmatism prior to arrival at College. On the farm work was considered virtue, driving the tractor 6am to midnight was a heroic act and was often necessary in the spring or fall at planting or harvest. So a certain

philosophy rooted in Methodism, Protestant work ethic, capitalism under pinned this reality. The contact with earth, wind, fire, fire, water - as in work in the outdoors "the rustic rural" had it's own appeal. Something to sentimentalize for the city slicker. Years later not that much had changed - Adam still goes woodchuck hunting in much the same way that we did, but with more high powered guns & fancy scopes. My main interest is the philosophic & mystical searching years where as Ohio was a stable base as John Little, a friend at college said "The Land" was a source of a feeling of security much like the presentation of TARA in Gone with the Wind.



Friends in High School included Doug Stevens, Harry Watkins, Steve Capelle who liked guitar and Jimmy Hendrix. We went to band camp. Dale would tell his ridiculous stories of his case of blue balls in the boys cabin concerning his relationship with Pam Weirs. My hair became blond with a little help from Sunin. My clothes became these multicolor shirts with bell bottom pants which I bought at a store Merry Go Round at the Mansfield Mall. The theme at high school prom was The Wizard of Oz. Just as Cheri and I worked on the house of Dorothy a Tornado came to Willard. I went out the door of the gym at high school and saw an eerie sight of a big twister with objects like planks, doors swirling around in the sky. It was moving just over route 224. Big gold ball size hale stones fell from the sky.



Cheri and I sometimes went to the Plymouth drive-in for the movies. At a Drive-in you go watch a movie in your car. By the end of High School my life was much like that of other boys in Ohio, but I felt selling on the farm was not my path. I would need something more. I liked learning and my spirit was infused with the vigor of Beethoven's sonatas. Someone said that less analysis goes into the selection of a college and wide than selection of a car. How Cincinnati

was selected for music school was just the word of perhaps a high school

counselor. I tried out in piano at CCM Cincinnati College Conservatory of Music .

I was not accepted in Piano but some discussions were made perhaps with Paul Cooper¹⁹, a Professor there of music composition and a composer and it was suggested I could enter in Music Theory. Later I was relieved that I was not a piano major or I would have to practice long hours on the piano something I did not want to do. So I was happy to be a Theory major as I could study music without all the pressure. So in the Fall of 1974 I



went to Cincinnati. Cheri Piller went to Bowling Green State University. Many weekends I drove up to see Cheri at Bowling Green. I remember a drive to Cincinnati from Willard in an intense snow storm. I had to back way up and make a run for it to get up a hill. I had nearly bald tires on my mustang which didn't help much. Going to college was like a culture shock, my world of Willard, Ohio

¹⁹ **Paul Cooper** (May 19, 1926 – April 4, 1996) was an [American composer](#) and teacher of [classical music](#). Born in [Victoria, Illinois](#), he received degrees from the [University of Southern California](#), where his teachers included Ernest Kanitz, [Halsey Stevens](#), and [Roger Sessions](#). He also studied with [Nadia Boulanger](#) as a Fulbright Fellow from 1953-1954.^[1]

Cooper taught at the University of Michigan School of Music and the University of Cincinnati College Conservatory of Music prior to joining the Rice University Shepherd School of Music as a founding member in 1974. He remained there until his death in 1996, at which time he held the Lynette S. Autrey Endowed Chair and was the Composer-in-Residence at the Shepherd School.^[1]

In addition to a Fulbright, he was the recipient of a Guggenheim Fellowship as well as grants from the National Endowment for the Arts, the National Academy and Institute of Arts and Letters, and from the Ford, Rockefeller, and Rackham Foundations. Some of his notable students include [Gabriela Lena Frank](#), [Svend Nielsen](#), and Ellsworth Milburn.

While Cooper experimented with compositional techniques popular during the middle of the twentieth century, including serialism and aleatory, much of his music follows traditional structures, with numerous works in "absolute (established) forms," including six [string quartets](#), numerous concertos (including two for [violin](#), one for [saxophone](#), and one for [flute](#)), and six [symphonies](#). [Ross Lee Finney](#) characterized Cooper's music as having "a deep emotional motivation and at the same time a simplicity and clarity that comes from his mastery of craft."^[2]

was not very broad or cosmopolitan and I was finding all the talented competitors at music school threatening. Life at 18 took on a great deal of intensity. I was already a serious reader in my youth and read the whole of *Gone with the Wind* sometimes lying in the barn. Dad and Mom took us down to Sanibel Island, Florida on a vacation. As a freshman at Sanders Hall among engineering students I was very pro art amongst what I thought were the “gear head” engineers. Tom Kraft who was also from Willard High School was a student in Engineering at UC also. I read books at the music library at CCM like “*Twilight of the Gods*” about the music of the Beatles. It was a music theory analysis of their music which I felt was good. The music schools at the time promoted “modern music” as in serial music or atonal music. John Cage had done his 4’ 33” piece (a silent piece) in 1952. We were supposed to believe a lot of ugly music was beautiful. They did not encourage writing tonal music. Or you could but you were made to feel that you were not innovative. Cheri worked on transferring to the Art School or Design, Art and Architecture at University of Cincinnati. Some of my friend were at the Art School in Architecture and Art.

To be innovative I became interested in electronic music and began to study electronic and computer music. I listened to Subotnick, Zenakis etc. I took non-western music listening to the Nonesuch explorer series. I remember a “cricket song” from Afghanistan. I went for synthesizer lessons with David McClanahan. He had an apartment on Calhoun street. The mini-moog was the new cool keyboard. One of my colleagues at school had one in his dorm room. I somehow bought a Fender Rhodes piano which was a piano where the notes were tuning forks. It had a nice sound. It also would stay in tune. I looked at getting a MiniMoog in later years but it’s price sort of like the 65 Mustang had only gone up. The other classic rock & roll instrument that went up was the Hammond B organ which was hoarded by music stores.

As a music theory student I was interested in finding the relationship between music and math. In music history class we learned about Pythagoras and his theory of ethos, music of the spheres, and theory of numbers.



David McClanahan

David McClanahan, who was a graduate student in composition had a large picture of Kirpal Singh walking across a starry sky. After a few lessons at his house I asked him who he was in the picture and he gave me two books to read: *The Tiger's Fang* by Paul Twitchell and *The Celestial Music* an introduction to Kirpal Singh by L. Gurney Parrott^{20 21}

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²⁰ a pdf file at something differnetinbooks.com

²¹ Leon Gurney Parrott, Master Kirpal's group leader and the author of the book *The Celestial Music*, and also eighty-five years old and apart from the last eighteen months, enjoyed good health.

He died in the hospital and was taken great care of by all the as it was 1:30 a.m.

There were twenty satsangis at his funeral and Simon de Jong, the Group Leader, read two of his favorite passages from the Jap Ji and the Upanishads, then we threw some beautiful cut flowers in his resting place, which had come from one of the dear satsangis' gardens.

There are now two Master Kirpal initiates left in Malta, and thirty of Sant Ji's.

THE MALTA SANGAT



SANT KIRPAL SINGH JI

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he passed over,

The book in the forward starts with:

The Music of the Spheres

Referred to by Pythagoras, Plato, Shakespeare, and a host of ancient, medieval and Renaissance poets and mystics, the concept of the "Celestial Music"—the basic elemental Sound that was the core and essence of the universe—has been largely forgotten in modern times. But this book shows that in Asia it was never forgotten, and remained the basis of a powerful mystic school that still exists—known as Surat Shabd Yoga in India and Sultan-ul-Azkar in Persia. The author, through his own personal experience with the great living adept, Kirpal Singh, and through a careful and penetrating study of Kirpal Singh's life and work, demonstrates the relevance of this ancient concept to the modern world that the Celestial Music is not only the Essence of the universe but is also the Essence of each individual— "our original Face before we were born"—and that by finding It, we find our real Selves.

The cover picture shows the Mansarovar or Pool of Nectar at Manav Kendra—the Man Center—devoted to man making, man service, and land service,

founded in the foothills of the Himalayas at Dehra Dun by Kirpal Singh. Four similar Centers are planned for other parts of India, and others throughout the world.²²

I became intrigued by this concept of The Music of the Spheres. I felt it might be the powerful source of inspiration and knowledge that was the secret of the greatest of artists and philosophers. I became interested in investigating this concept in religion.



²² The Forward of the book The Celestial Music by Leon Gurney Parrott pdf at somethingdifferentinbooks.com

The summer of 75 not the summer of 42 seemed to be dramatic changes. While I went home to the farm to work & make money, Cheri stayed in Cincinnati to go to summer school to effect the transfer to Cincinnati. While I was away Cheri met her motorcycle guy new boyfriend Dan. I was frustrated with our breakup. Scott my little brother was playing in a grain bin and sank to far into the grain and was buried in it. A death in the family and a broken relationship resulted in a disillusioning summer. That fall I didn't return to school but only return to college in January of 1976. I became interested in the mysticism of Kirpal Singh. I now lived at Calhoun hall closer to CCM (Cincinnati College Conservatory of Music) Even though I worked the night shift at the Sanders Hall as a desk clerk, where I had lived the Freshman year of college. I was reading books like the Bhavagad Gita while sitting like the 10pm to 6am shift at the front door. It was a bit surreal as I am reading about religion and yoga while all night long drunken students would come in late. Occasionally someone would come to talk to me about whatever topic came up. I used to have this big oversize book just called Wisdom, I wondered how could I get a lot of it quickly. At some point I just prayed for it. I decided not to pray for something else but just pure absolute wisdom.²³ In subsequent years I continued this prayer. I read a number of the the new age books of the time including "Be Here Now" and the Autobiography of a Yogi. I read the autobiography of Ghandi. The TM (Transcendental Meditation) people were giving some lectures around campus. There was the Scientology people who talked about using two cans and working on your enigmas - this was not for me. I had dinner with the Krishna Consciousness people - the food was nice vegetarian food and I liked the music. I had a favorite Krishna Consciousness type record I liked to play. I liked devotional music.

The sophomore year was a time of inspiration and revelation. I had an experience where I saw the radiant form of Kirpal Singh. I remember looking down at my body lying on my bed in my dorm room. I wondered how could I be standing upright and my body be lying down there. That was my beginning of believing in the transcendental body. I went to the Ruhani satsang meeting that told place in a room at the university. Posted on the door of the room was a

²³ Four types of people seek a connection with Me: One, the world-weary - people who worship God for the alleviation of physical or mental agony, or to be released from fears and adversity; two, the seekers of happiness through worldly things - people who pray to God to obtain wealth, family power, prestige, and so forth; three, the seekers of spiritual advancement - people whose notice for connecting with Divinity is to gain knowledge and experience to aid their self-realization: four, the wise - people who truly know the Atma (Self), who know that God alone exist, and whose only implies is for the Divine and nothing else. page 97 The Bhagavad Gita: A Walkthrough for westerners by Jack Hawley.

poster that stated “The knowledge of what one thing makes all else known”²⁴, with a picture of Sawan Singh, Kirpal Singh and Darshan Singh. I felt this might be the shortcut I was looking for. The people from Cincinnati in the satsang included Brett Duffy, David McClanahan, Georgene Mitchell, Joni, David’s wife, Nick. These gurus were a line of gurus extending back through the Sikh gurus including Jaimal Singh, Swami Shiv Dayal Singh, Ratnagar Rao²⁵ Tulsi Sahib to Guru Gobind Singh. back to Guru Nanak and Kabir. Kabir was considered the father of modern spirituality. The Sikhs had a concept called the Naam or Bani or Anhad Shabd, the unstruck sound which sounded very much like the music of the spheres of Pythagoras. My senior thesis would be a paper stating that the “music of the spheres” was actually something mystics actually listened to. On about January 1976 I had become a vegetarian and alcohol was out as well. My exposure to alcohol was only a bit in high school and the freshmen year. The drinking at the frat houses did not appeal to me - one visit on a weekend and that was enough for me. I had a friend at college named Harvey who both smoked pot and sold it. My experience with pot was also short lived and only occasionally when Harvey was around. I was looking for a way to alter my consciousness but having to have a chemical to do it was not acceptable to me so I was looking in the direction that the Beatles did when they went to India. I read the books of Kirpal Singh. I had electives to take at college so I took some courses like comparative religions, Buddhism, John Milton. As a music student and a music theory major I was required to take a lot of credit in foreign language. And German was required. So I had two years of German and one year of French. I liked German and liked the compound words used in German. Later I would work for two German banks and my sister Alice would be living in Germany. I had music analysis classes with Norman Dinerstein²⁶ as well as his score reading class. The emotional intense way that he played pieces on the piano is memorable. He wrote Four settings for soprano and string quartet a setting of Emily Dickinson poems.

²⁴ कस्मिन्नु भग
Sir, what is t
— Mundaka

²⁵In Sant Da

²⁶ out of prin
Isaacs



everything else becomes known?
[Max Muller¹⁵](#)

figure in Sant Mat History, James Bean gives an important role to Dariya.

Composer, Super Teacher, Wonderful human, 1983 by Ann Fabe

The composition and music theory students usually ended up performing each others works, so I performed a colleague's piece at a concert by Thomas McKinley in 1975. The piece is notated to be played mysteriously which kind of typifies modern music at the time.

David Smith performed

PRELUDE by Thomas McKinley

2/18/75

MODERATO (♩=56)

(1975)

Mysteriously

The musical score is written on three systems of five-line staves. The first system (measures 1-4) is in 4/4 time, marked 'MODERATO (♩=56)'. The piano part (treble clef) begins with a melodic line, and the guitar part (bass clef) provides a harmonic accompaniment. The second system (measures 5-8) includes the instruction 'Deliberately' and 'UPPER CHORDS (Bk) DULL-LIKE'. The piano part features a series of chords, and the guitar part has a more active line. The third system (measures 9-12) is marked 'Allargando' and 'a tempo'. The piano part has a melodic line with a fermata, and the guitar part has a rhythmic accompaniment. The fourth system (measures 13-16) is marked 'drifting' and 'MORE PLACEMENT (♩=60)'. The piano part has a melodic line, and the guitar part has a rhythmic accompaniment. The score includes various performance instructions such as 'mp', 'p', 'f', 'Ped. Each Measure', 'Ped. Ad Lib.', and '8th Bass'.

The sophomore year ended in the spring of 1976 so I headed to the farm in Willard Ohio - 2845 State Route 162 West in Steuben Ohio, the old Lyon's place with the pond.

I found a farm in Monroeville Ohio where William Smith and Lawrence Smith and Susan lived. There was a community of satsangis living there. It was a time when you read books like *The Electric Kool-aid Acid Test* by Tom Wolfe. The *Electric Kool-Aid Acid Test* was about Ken Kesey and the Magic Bus- about the hippies in California. When I arrived at the farm I was directed to the old school bus on the farm. The door of the bus swung open and inside was William Smith and Lawrence Smith and Susan and the bus was overflowing with Kirpal Singh books and tapes. Now a days being a vegetarian is common but back in 1976 in rural Ohio it was a brash philosophical statement. I would not be able to hunt woodchucks anymore. I wanted to get initiated but Kirpal Singh had died in 1974. There was a controversy as to who was the true successor was it Ajaib, Thakar or Darshan? I had to write a letter to Darshan Singh in India to request initiation. There was a requirement that you had to be a vegetarian for at least six months. So I waited for the acceptance to come. I set up a hammock between the trees by the pond at the farm in Steuben. I would drive the motorcycle out to the Smith Farm in Monroeville for satsang. There were goats on the farm. I remember the intense spiritual radiation during those satsang listening to Kirpal tapes like the Morning Talks. There was a health food store in Norwalk run by some Kirpal initiates. The evening of July 10th, 1976 I setup a tent in the woods in Monroeville near the William & Susan's trailer and the river.²⁷ William & Susan Smith drove with me the morning of July 11th, 1976 to Chicago. At about 3am in the morning on July 11th I woke up and saw shooting stars in the sky. To this day I don't know if the stars were in my head or actually in the sky. It was in the downtown area of Chicago. I had the initiation at the Theosophy Center with instructions read by Olga Donnerberg.

Olga Donnerberg gave this testimony in the Ocean of Divine Grace:

²⁷ Buddha says he found a "delightful grove with a clear-flowing stream with smooth banks and nearby a village for alms resort" page 110 the Pali Canon - In Buddha's Words

Olga Donenberg

This incident happened to me in July 1954 when I was living in Wilmette, Illinois. It was before I was initiated. I used to meditate, and one day I had a vision. I saw a man all in white with beautiful Light all around Him, and He said, I'm coming for you. I need you. I thought it was my time to go, to leave the body. But I was so filled with the peace and Light that He had been radiating, I wasn't worried. That Light was so bright that it was dazzling, and it stayed with me for a long time. Exactly one year later, in July 1955, I received a phone call telling me that there was going to be some Master appearing in Chicago. I thanked the person, and I knew I was going. I didn't know anything about the Master, but I went. I remember it had been extremely hot, but before the meeting there was a refreshing downpour of rain. Now, of course, I know it was the special blessings of Hazur.

As I was waiting for the elevator to take me up to the meeting hall, the door opened and out came Master. I looked in surprise, and I thought here was the vision I had last year. And I rushed up to Him and said, Master, I saw You. And He replied, Yes, I know. I was dumbfounded, and we went up to the meeting place. What He said after I can't recall because I had become so enamored of Him, I just felt as though I was in the presence of God. It was a beautiful feeling. At the end of the meeting, Master thanked us for coming. That overwhelmed me; He just reached the bottom of my soul, every bit of me vibrated. This meeting had not been advertised and I didn't know anybody who was there, but when I was leaving I heard someone say something about initiation. I thought, what would they be getting initiated into? So I asked when it would take place and I was told it would be held the next day. Then I asked if I would be allowed to attend, and, on being told I could, I went. I didn't know what it was, but I guess I knew I had to have it.

When I arrived I remember looking around; I didn't know a soul there; there were eighty to a hundred people. I had been given a card and just sat on the floor in the hotel room and waited. Well, that's how I took my initiation, but I can tell you what the Master promised, I received. Then I heard that He was going to give a meditation sitting the following day, and as I was greedy, I asked if I could attend, and they said yes.

The next day I sat in a corner, and things became very clear to me: a man with a white beard, wearing a turban came and took me up—such an exhilarating ride I will never forget. This was Baba Sawan Singh, but at the time I did not know. He told me, "Kirpal is my Son, He is the one I have appointed to carry on my work." I thought to myself, 'Yes, but He must know this.' But Hazur went on, "I want you to tell Him this." After the meditation was over I saw Mr. Khanna who showed me a photograph of the Great Master Baba Sawan Singh so I could then identify who He was. But then I thought to myself, "Kirpal Singh must know He is the Master,

He doesn't need me to tell Him," and I was preparing to go home. Then I heard Baba Sawan Singh's voice telling me, "Oh no, you go up and give Him my message!" I felt ridiculous. My mind kept telling me, "But He must know He is the Master." Anyway although I felt foolish I did go to His room, knocked on the door, and said, "I have a message." He was so gracious, He let me come in and I told Him that His Master had taken me on an exhilarating ride and had told me, "He is my Beloved Son," and that Hazur appointed Him to carry on the work. And you know what He did? He thanked me. I almost fainted. Later on I realized why I had been given this experience and the full story.

So that is the story of my first physical meeting with Master Kirpal Singh, and the meeting with Sawan Singh. And since then I could not differentiate between them; They had become one, inside and outside.

So many wonderful things happened over the years to show Master's guiding hand and grace. Here is just one incident which happened to a woman initiate in Chicago. One day she told me that as she had several children and was expecting another, it was very difficult for her to keep going to the laundromat. She only had \$25 so she couldn't afford to buy a washing machine and asked me, "Would it be wrong to request Master to help me?" I replied, "Master always said there was nothing too little or nothing too big" So she said, "I'm going to ask." Then she called me and told me that she was going to get a washing machine. She didn't know how, but she knew that Master was going to direct her. Well, He told her to get into the car and directed her to turn here, turn there until she stopped in front of what appeared to be a second-hand store. There she could see a washing machine, and it was priced at \$25. She said, "That's my washing machine!" But the assistant said, "I'm sorry. I'm holding that for another woman." She immediately pulled the \$25 out of her purse, and said, "Here! You've been holding it for me." The assistant was rather surprised, but perhaps in a order to get rid of her, said. "Okay—it's yours!" That machine worked for a number of years and goes to show that there really isn't anything too big or too small.



At the initiation there was only one other person there. I was given instructions and five charged mantras for repetition. As I repeated these magic words, I found myself rapidly rising through a tunnel in my head. The tunnel that all the people who had near death experiences talked about. In fact I was nervous that I was losing my body. Then I remembered the quote “there is nothing to fear but fear itself”. They call what happened to me astral projection. It wasn’t that I had reached enlightenment but enlightenment had reached me. I had a high speed flashing life review, not just a life review but a many lives review.²⁸ I had flash back to all my past lives. Even all the way to the big bang. The bit about there being not time or that time is relative was realized. My feeling was that there was a point to all these past life experiences, that I had evolved to this important moment. Next came the sound current practice and I put my thumbs in my ears

²⁸ “When my mind was thus concentrated, purified, bright, unblemished, rid of imperfection, malleable, wieldy, steady, and attained to imperturbability, I directed it to knowledge of the recollection of past lives. I recollected my manifold past lives, that is, one birth, two births, three births, four births, five births, ten births, twenty births, thirty births, forty births, fifth births, a hundred births, a thousand births, a hundred thousand births, many eons of world-contraction, many eons of world-expansion, many eons of world-contraction and expansion: “There I was so named, of such a clan, with such an appearance, such was my nutriment, such my experience of pleasure and pain, such my lifespan, and passing away from there, I was reborn elsewhere; and there too I was so named, of such a clan, with such an appearance, such was my nutriment, such my experience of pleasure and pain, such my lifespan; and passing away from there, I was reborn here’ Thus with their aspects and particulars I recollected my manifold past lives. page 118, In the Buddha’s Words: An Anthology of Discourses from the Pali Canon. (from MN 36: Mahasaccaka Sutta; 240-49)

and listened to this very enjoyable sound of the ocean waves. The effect was extremely blissful.

Back on the farm in Monroeville, Susan Smith tried to teach me German as I had to take two years of German at college. I hurt my back from throwing a cement pick like it was a javelin. Yes that was one of the many things that farm boys did back then. For a period of two weeks I stopped eating and fasted. I felt a extreme lightness and felt the speed at which I could rise up to the third eye was greatly accelerated. This was a camelot or sweet spot or high point of my new mystical life. I was still young, still free and had the golden braid thread link to the profound - Pythagoras's "music of the spheres" and the last chord.

As a young man driving the tractor, my mind had lots of time to ponder the world - but I felt that everything that people believed the truth was the opposite. The world was obsessed with making money and on a great treadmill. At the same time my lack of money was an annoyance. I still had no career and music theory did not seem like a field that had many jobs. But at this time I was thankfully trying to work at finding the meaning of life. The mystery of death was a major hurdle to cross. I am glad of my search in my twenties. The bible says "seek ye first the kingdom of heaven and all else shall be added unto you"²⁹ "The wind bloweth where it listeth, and thou hearest the sound thereof, but canst not tell whence it cometh, and whither it goeth: so is every one that is born of the Spirit."³⁰ My meeting with Shams, I mean Darshan was certainly a fortunate event. "For many are called, but few *are* chosen"³¹ Apparently, receiving initiation is predestined. The Guru Granth says "To some, He Himself give to understand they are Gurumukhs, knowing God, The treasures of devotion of name is gifted to such people."³²

The path of the Masters was discussed in Julian Johnson's "The Path of the Masters". Key books were the Sar Bachan by Shiv Dayal Singh known as Swami Ji, the Anarag Sagar by Kabir, Naam or Word by Kirpal Singh, Crown of Life by Kirpal Singh, Masnavi by Rumi, The Conference of the Birds by Attar, The Surangama Sutra by Buddha. I discovered Alan Watts along the way and always

²⁹ Matthew 6:33

³⁰ John 3:8

³¹ Matthew 22:14

³² Guru Granth Sahib -page 786 The sacred book of the Sikhs

liked his talks. Also, one of my first books was *The Tiger's Fang* by Paul Twitchell.

My life had become much richer now that I was a "stream winner" in terms of Buddhism. Next I hoped to become a "never returner" or a Bodhisattva.

As the glorious summer of 1976 came to an end, I returned to music school - Cincinnati College Conservatory of Music. I moved off campus to get away from the beer drinking barbarians in the dorms. I had a roommate named Myron Lenenski. My friends included John Little. I have a tape of Myron and me talking where Myron ruminated about his girl friend and sex life. I continued to go to Satsang with Brett Duffy, Georgean, Carole, David McClanahan, Joannie, and David's girlfriend and Paul his girlfriend's brother. I would take a ride to places like Washington D.C. for satsang events. TS Khanna would be there.

I went to a play in Mt Adams in Cincinnati called *Heartbreak House* by Bernard Shaw. I wrote my first poems as follows:

The Music of the Spheres

*My internal tuning forks began to hum.
The music of the spheres was being sung.
All heaven's glory sprang before my eye.
With the color of the morning sky.
The warm bliss of love fulfilled.
The hydra-headed desire was killed.
Oh God how great thou art.
thy Grace opens my internal part.
What I feel is what I am.
The word of God in glorious hymn.
When I turn my mind within,
the saints and mystics are my kin.
Oh Lord, I pray that my soul you bind,
to sphery chime and the God within all Mankind.*

David Smith

Cincinnati, 1976

At music school I went to many student concerts where an old postman came to every concert and sat near the front row leaning forward and listening.

I found a new girlfriend Cindy Christian, we liked watching Shakespeare plays. I was still recovering from my Cheri Piller wounds and should have appreciated her more. She was the kind of girl you don't realize you like her until it is too late. I remember a scene of encountering her on the bus and meant to tell her I really liked her but it was already too late. I was very preoccupied with my learning and spiritual life.

Darshan Singh had his first world tour in 1978 and it would be my first meeting with my guru. He had already established his credibility by raising up my soul out of the body to listen to the cosmic music and the roar of the ocean in all places Chicago. Somehow I got to Chicago near O'hara Airport for the event. Wendy was there, Anna came. The air conditioning had broke and the Master gave a talk on air conditioning. He spoke using a lot of Sufi symbolism like the advent of spring and lovers on a swing. We all stayed at someone's house. It was a bit like hippie style in those days. One did not need any money. I typically never paid for a room or a ride but one could claim "college student" status. I was concerned that Anna was underage and had run off from home to Chicago without her parents permission. I asked Master Darshan if this was a problem and he said "the matters of the should were more important" and when we got

home my parents were not mad at all but just glad when we returned. My stay in Chicago lasted an entire month. Anna was initiated on April 9th, 1978 in Cincinnati by the representative Mr. Khanna. Mr Khanna announced to the satsang that she had heard the sound of the church bells. My sister, Anna would go to college at Miami University in Ohio, while my sister, Alice went to Oberlin College.



Back in Cincinnati, I started playing the video game, space invaders and could play the video game so long that the people at the bar on Calhoun street would watch me play. I worked at the campus bookstore for \$3.34 per hour, minimum wage and got a Christmas rush Job at the downtown UPS depo in Cincinnati, where the pay was what seemed much better \$8 an hour or \$12 for overtime. I worked from 4am to 9am and it was harder work you had to load the boxes onto the trucks. I drove a big electra car that I had bought from Myron for \$1.00 (one dollar). It had power windows - a luxury car! Only problem was the brakes were so bad that one time I drove up a hill only to start rolling back down the hill backwards at a high speed. I rolled down the hill backwards all the time steering it successfully backwards, all the way down the hill and though the stop sign at the bottom of the hill and then up the hill on the other side until I stopped. I could have been hit by a car passing though the stop sign. I don't know how I did it - maybe all those years working on the farm I was good at steering backwards? Apparently the brake fluid cap was off.

I moved to an apartment that was across the street from the mexican food restaurant on Calhoun, where I would go in and order beans and milk. I was regular at going to the restaurant and ordering beans and milk. The checkout girl Valerie Botts thought my order was comic. I was both poor and a vegetarian what else could I order? She became my girlfriend. John Little wrote a story about her dog Winkie. My apartment was near campus so my friends would stop over and hang out on the couch.

Photo of John Little The Book shows that old fashion use of typewriters:

THE BOOK

The purpose of this book is itself. That is, I'm just doing this to write a book. A friend of mine- we call him dead boy - says that's pretty profound. A book's purpose being itself, I mean. He's a kind of amateur philosopher. He's taught me lots about philosophica abstractica, and dead boyism, and French Sporadic Expressionism, and all kinds of other neat stuff. That's stuff with a small "s"; I'll tell you all about Stuff later.

But see my friend, Dead Boy, and I like to get together and watch Johnny Carson's monologue, and philosophize, and tell camel jokes. We used to play ball with Winky, and frisbee and psychological mindgames. See, he couldn't understand what Dead Boy calls "irrational behavior". We was sort of centered-like; he just kept up this Day and Night Ball Recovery Service, I guess you could call it his livelihood. He'd even help out with frisbees as a sideline. And when he wasn't playing ball he'd bark, and be affectionate, and shit in the hall. Really a swell guy. But see, he was only a dog, and dogs get kicked out and around by Landlords, and parents, and other authoritative people. They don't see that dogs have a point, like this book has a point. See, Winky didn't understand irrational behavior, but that didn't mean he understood another kind. He didn't need behavior. It wasn't his thing; he left that up to us. I guess it was our problem because we brought it up. But Winky, he just kept retrieving that damn ball. He was kind of centered like. And he wasn't stuck up, neither. You could throw it across the room or a measly three feet and he'd still bring it back. Sometimes he'd even put it in your lap. And his favorite time was after 11 O'clock at night, when business was heaviest. We all used to sit around - Dead Boy, and his girlfriend (Dead Girl), and me, and anyone else who came around - and throw the ball even when we didn't need to, because we saw how into his work he was. But then the authority figures came in and arranged for him to leave. I guess they don't see that dogs have points because they're into other points. I sure miss him, though.

The Book or, A Treatise on Personal Experience in the Vernacular
of Salinger

By JOHN LITTLE 1979

I went on a trip to Florida with my parents, at the camp ground in Florida I met some guys and we drove down to Keywest. and back to Fort Lauderdale, it was New Year's Eve we slept on the beach. Loretta and Sue Vandegrift was from Milwaukee.

Here is a photo of our motley crew. That's me on the right. Sue is not in the photo. I have a Sanibel Island, Florida tee-shirt on.



I graduated from college in 1979. Of course I had not job. My music degree was not in education so I couldn't teach music. Down in Cincinnati I had visited the Merrill Lynch office in downtown Cincinnati and I thought the trading of commodities seemed like a cool activity. I was trying to figure out what business makes the most money the fastest. I assumed it must be commodity futures trading. I decided I could go visit Sue in Milwaukee and the same time I look for a job in commodity trading in Chicago. I arrive in Chicago and take a cab and the cab driver says "oh ya the big gambling casino" when I ask for the Chicago Board of Trade. My father had a commodity broker there so I went to visit him.

The path I followed was in the Sikh lineage of gurus: Ratnagar Rao of the Peshwa family had carried on the work of Guru Gobind Singh according to Kirpal Singh. He settled in Hathras, 33 miles from Agra and became known as Tulsi Sahib. (1763-1843), the author of Ghat Ramayana who passed on the "vita lumpata" to Swami Shiv Dayal Singh Ji (1818-1878). Tulsi Sahib was supposed to be a

reincarnation of the more famous Tulsidas who wrote the Shri Ramacharitamanas. ³³³⁴

³³ Note ; Spiritual Gems, 1980, p. 118-9 Sawan Singh says "Tulsi Sahib used to visit Swami Ji at Agra and used to stay with Him, and both were on very affectionate terms with each other". See Truth Unveiled, R.K. Khanna, p.1. Professor Puri's book also notes 'Tulsi did not die before he gave a glance to Swami Ji.' RS Agra confirms Tulsi and Girdhari relationship to Swami Ji. Legend has it Swami Ji immediately began his mission upon the death of Girdhari Das. That would be the 1861 date Swami Ji opened his satsang. Tulsi's groups from Hathras, always considered Swami Ji a breakoff lineage from the beginning. But, Tulsi was quoted as saying the 5 names were of Kal and there was a secret 6th name for the true lord. Souvenir, 1961, RS Dayalbagh, p.22, " Soami Ji once went to Tulsi Sahab at Hathras....and to Lucknow also to see Girdhari Das, chief disciple of Tulsi Sahab, when he was very ill before his death". Chachaji in his 1902 book called Girdhari "chief disciple", also. 'Babuji' Madhav Prasad Sinha said, "Soamiji Maharaj had no guru. In conformity with the established convention, He used to treat Baba Girdhari Das Ji who was one of the chief disciples of Sahebji or Tulsi Saheb of Hathras, and who used to reside in Agra, as a guru, more or less in the same way as Kabir Saheb had treated Ramanand Ji." Biography of Babuji Maharaj, Agra, p.377, 1971

³⁴ Param Sant Tulsi Sahib Of Hathras ~ 1763-1843

Hathras is about 50 kms north of Agra - and 100 kms SE of New Delhi.

According to most/many RS groups about Shiv Dayal Singh:

"His family including his father, mother, mother-in-law, sister and his wife Nārāini Devi (called "Rādhāji" by followers and devotees) were followers of Param Sant Tulsi Sahib of Hathras, India. Sant Tulsi initiated him at the age of six."
https://en.wikipedia.org/wiki/Shiv_Dayal_Singh

Sant Tulsi Sahib is usually acclaimed as Shiv Dayal Singh's previous master. However, many of course deny there was one, and Soamiji was god incarnate basically, with no direct master. .

Now Tulsi Sahib supporters also say the same thing about him - no direct Guru - a special sant. This is what people wonder or argue about over the years.

A question of "legitimacy" I suppose it is.

SOME RADHA SOMAI HISTORY ABOUT TULSI SAHIB OF HATHRAS

Tulsi Sahib (1763-1843),
Soami Ji (1818-1870),
Jaimal Singh (1838-1903) who brought back the Science in Punjab - where the ten Sikh Gurus operated - and instructed Hazur Sawan Singh (1858-1948), the Master of Sant Kirpal Singh (1894-1974).
https://en.wikipedia.org/wiki/Surat_Shabd_Yoga

TEHA - TULSI SAHEB Biography by RS Soami Bagh Agra 1951
About Tulsi Saheb, his writings, Ghat Ramayan, his beliefs, and Tulsi Das Ji and his 'Rama Charit Manas'.
<https://drive.google.com/file/d/0B-M0yAR0UPhPX3EnYXprc2RVcjQ/view?usp=sharing>

Tulsi Sahib
Translation of his life by Geeta from the introduction to the Hindi book, Ghat Ramayana, done exclusively for the MSAC Philosophy Group.
<http://dlane5.tripod.com/tulsi.html>

Param Sant Tulsi Sahib Of Hathras
<https://santmatradhasoami.wordpress.com/category/param-sant-tulsi-sahib-of-hathras/>

Mystic Poetry and Teaching of Tulsi Sahib -- Spiritual Awakening Radio
<https://www.youtube.com/watch?v=C5GNRtpodNw>

It was said that Tulsi Sahib was the reincarnation of Tulsidas 200 years before, and was one reason why Tulsi Sahib the 'Ghat Ramayan'. Many followers now reject this idea, and that these are two different souls. Ghat Ramayan -- The Words of Tulsi Sahib of Hathras
<http://www.scribd.com/doc/130801528/Ghat-Ramayan-Tulsi-Sahib-Commentary>

Goswami Tulsi Das 1497-1623 extract Bios of RS Saints Sadhs Mahatmas 1951 Agra
<https://drive.google.com/file/d/0B-M0yAR0UPhPMnJnUVY1Z3h2eEE/view?usp=sharing>
<https://en.wikipedia.org/wiki/Tulsidas>
<https://en.wikipedia.org/wiki/Tulsidas#Works>

The manuscript account of Baba Surain Singh, the Jivan Charitar Swamiji Maharaja by Chacha Partap Singh and “Correspondence with Certain Americans by Shri S.D. Maheshvari details it.³⁵ The father, Lala Diwali Singh, a Sahejdahri Sikh was a nanak pants. The father of Swami Ji. Swami Ji was friends with Sant Mauj Parkash also know as Didar Singh, a great Sanskrit Scholar.³⁶

On Basant Panchmi Day 1861, the floodgates of Surat Shabd Yoga was “thrown open by Swami Ji to the general public”. Swami Ji’s initiation was called the (Panch Shabd Dhunkar Dhun), Panch means five, Shabd means sound, the five melodied Melody.

I later in New York had a Russian friend claiming that the sant mat path originated via Gorakh Nath.

³⁵ See page 8, A Great Saint” Baba Jaimal Singh by Kirpal Singh.

³⁶ “While the title of Sant Mat (translated as ‘Teachings of the Sants’) was not coined until the late 19th century by Tulsi Sahib, the philosophical mindset was indeed prevalent for many centuries.” (Andrea Diem-Lane, Ph.D., “Lions in the Punjab: An Introduction to the Sikh Religion”, from Chapter One, The Sikh — Sant Connection)

Param Tulsi Sahib of Hathras originated the term “Sant Mat” as recorded in the Ghat Ramayan also according to the scholar Parashuram Chaturvedi in his book “Sant Parampara”, cited by Mark Juergensmeyer. (See footnote 23, in the chapter titled, “The Radhasoami Revival”, by Mark Juergensmeyer, on page 337 in, “The Sants, Studies in a Devotional Tradition of India”, Edited by Karine Schomer and W.H. McLeod, Motilal Banarsidass, Delhi, 1987)

“One thing that all factions agree upon, though, is that Tulsi Sahib consolidated the teachings of nirguna bhakti, expounded the path of surat shabd yoga, and was largely responsible for the popular usage of the term Sant mat. His teachings are embodied in Ghat Ramayana, Ratan Sagar, and Shabdavali.” (David C. Lane, “The Radhasoami Tradition, A Critical History of Guru Successorship”, Garland Publishing, 1992 edition, page 39)

“Tulsi Sahib, for the first time, used the expression ‘Sant Mat’ or ‘teachings of Saints’ to stress the basic unity of the teachings of all Saints. Swami Ji later adopted the same expression, ‘Sant Mat’, in his works.” (Janak Raj Puri and V. K. Sethi, “Tulsi Sahib, Saint of Hathras”, 1981 edition, Mystics of the East Series, Radha Soami Satsang Beas, Book Department, page 18)

I took a cross country trip with David Cherry, a good Beethoven sonata player to his brother's house in San Francisco or Alameda. We stopped at Salt Lake city & I remember the lights at Reno. In San Francisco (1980) I saw Haight-Ashberry corner and the City Lights bookstore. There was a Gay Pride Parade there then. I got a bus to Los Angeles and stayed at cousin Roberta Righter and Brad Gilman's house in Pasedena. I went and visited the Getty Museum and saw the beach at Santa Monica and UCLA. I found a ride going all the way back east on the ride board at UCLA. I got a ride to Las Vegas, then Utah to Denver. I was impressed with the mountains and the mountain passes and had fond memories of the west. I would later in 2012 again go on a cross country drive across the the US out west.



afety

157



Dean L. Dolison

Registrar Bureau of Motor Vehicles
Dean L. Dolison

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On December 8th, 1980, I was living back home in Ohio, the day that John Lennon died. I had a spiritual experience which I forever now associate with John Lennon's death. I was thinking about Lennon's death at the time. It sort of felt like the end of my youth with John Lennon dying and the end of an era. I was lying on the bed and a powerful force rushed through my spine. It felt like the fireman's hose blasting water through my spinal column. There is a movie about Yogananda of the Autobiography of a Yogi called Awake, where they say God is in the spine. As this force came up it is like it had to pass through all my chakras. The force ended up in my head as serpent heads. So I saw serpents in my head. I took it to be the Kundalini realized. Later in 2015, actually read The Serpent Power by Arthur Avalon. After seeing the twisted snake heads wrapped around in my head, I believed in the existence of the Kundalini. In fact I was always uncomfortable if I felt one of my chakras was blocked. It could feel like a knot in your spine. Without the knot you had better flow or energy. The book was better than I expected and I became convinced there are two main approaches to yoga. One uses the sensory currents and the other uses the motor (prana) currents. The author admits somewhere in the book admits that Kundalini yoga is much harder than Dhyana Yoga and perhaps not suited to modern life. Kirpal Singh says about the same thing in Crown of Life. It is notable that Kirpal Singh is not saying Kundalini does not exist - he is saying it is dangerous. But meditating and reading this book I have come to believe that "A Dhyana Yogi should not neglect his body" as Arthur Avalon says. A stable physical body is a principal building block for achieving a stable mind or a still mind and then enlightenment. The other book that I read in 2015 was the book: The Yoga Tradition" by Georg Feuerstein which is a good book for reading about all the different forms of yoga.

I am abandoning the tendency to write this memoir chronologically. It can be stream of consciousness and free form. What is important to me is philosophy and consciousness not see much physical facts.

I felt after reading the foundation text in The Yoga Tradition that I should go back to foundation texts and read more books like the Pali Canon of Buddha, The Bhagavad Gita, the Upanishads, etc.

the serpent power

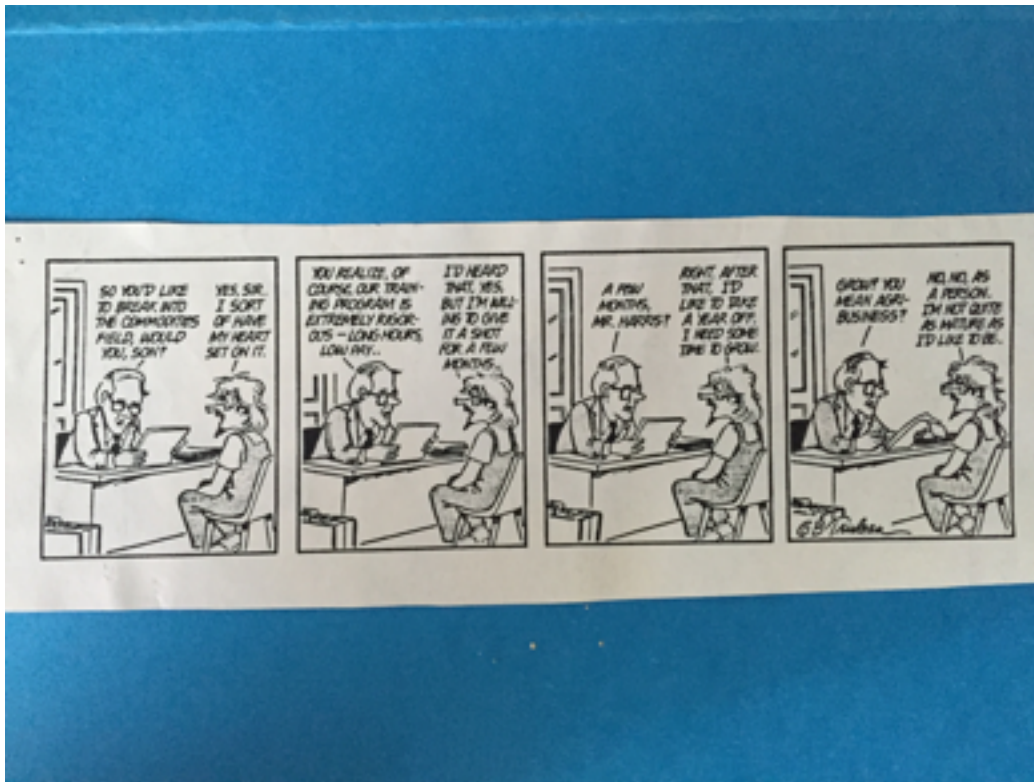
the secrets of
tantric and shaktic yoga



arthur avalon
(sir john woodroffe)



Having gone to California and Chicago my next trip had to be New York City. I again got a train to NYC. I stayed at both YMCAs one on the upper west side and one on 3rd ave. I met a girl from Australia who would sell her jewelry on the street to raise funds. I remember eating at the Bombay Palace on 52nd street back then was 1981 and the same place was still there by 2007. I went back there in 2007 for a brunch. In 2007 I was working at Depfa Bank at 623 Fifth Ave which was above Saks Fifth Ave, 23rd floor at 50th and 5th ave. In 1981 I was 25. Towards the end of my two weeks of fun with the Australian girl, I got serious and called around for a job. I called Refco and Bob Lostal was looking for a trading assistant. I started making \$10,000 a year. I got an apartment at 161 W 78th street between Columbus and Amsterdam. It was a small studio which had to share the bathroom. The rent was low at about \$200. It was a bold move as I didn't know anyone in NYC, but I now had a job. The Australian girl went back to Australia. I worked at 4 world trade center on like the 7th floor. Refco was a commodity broker and Bob Lostal trade sugar. He was from Cuba. I made friends at work. I had a musician friend from Brooklyn. There was Amanda, the British nanny. She was a sassy girl with thick lips and a bit chunky body but fairly attractive. I enjoyed listening to her accent and funny comments.



Though a guy at work who's friend was an actor, I met an actress named Susan Rasmussen. She was a attractive redhead who looked like Julianne Moore. I went to a few of her off Broadway shows. When we had sex she would make a lot of noise, she would like scream. When done she would put on her rollerblades and skate away from my pad at 78th street. I often went to central park on weekends at Sheep's Meadow and sun myself and read the Sunday New York Times. I even got the times late on Saturday night so I could read a bit on Saturday night. Mom & Dad & my little brother Paul once came to visit me in New York and we had lunch at the Windows on the World at the World Trade Center. Susan went with me to the Refco summer party at Fire Island. I may have been the lowest ranking employee but at least I had the most beautiful women date at the party, which gave me some consolation. The Refco Christmas party was at the Tavern on the Green in central park. It was the year 1981 which was one of the wildest rides in commodity prices. Long bonds rates had risen to an unprecedented 17%. Bob Lostal had the Campbell soup and the Lipton accounts. A broker only needed a few big accounts to make a living. I was updating the commodity perspectives magazine bar charts. This was a time just before charting was automatic. The richest brokers had the ADP machine with the real time tick data. If I was shy and quiet when I came to NYC, that had to change. One cannot survive in New York with being assertive and speaking

loudly. At the deli across the street from the four world trade center sandwiches were delivered in like 30 seconds with the men standing in place making the sandwiches then throwing them to the cashier. If you did not know what you wanted in the first split second when ordering they would just skip you and go to the next person. Thus things were fast in New York. By now I had been initiated at 20 and was 25 in NYC and the year was 1981. Some days I worked on the floor of the Coffee Cocoa, Sugar exchange. I was at an order desk, it was a standing desk, something that only became fashionable decades later. I didn't realize it at first big Refco was one of the biggest futures brokers with the biggest accounts. The journalist Mark Marrison said "Refco was famous in the markets for its wild and woolly culture"³⁷ The man in the article was Phil Bennet. The article goes on to say that Refco was the "broker in Hillary Clinton's commodities-trading windfall". Back then one of the main functions of the floor trader was to gather feedback on who was doing what like Merrill is buying 1000 or Hutton is selling 500. It became increasingly apparent that it was none other than Refco that was the big mover and shaker. I later got a job with what was most likely the biggest coffee broker named Guillermo Sarmiento and his brother Darius. My salary was increased to \$18,000 a year. There orders were gigantic so what ever direction they were trading would move the market half a point. There was no such concept of front running in commodity futures trading. To easily make money all you had to do was put your small order in just before the giant ones come in. The Sarmiento's actually encouraged me to do this. To them personal trading would keep you alert and focused if you have some skin in the game. Who knows how much I would have made if I had taken full advantage of this opportunity. At the time Guillermo was bullish on coffee and sure enough over the time I worked there coffee was moving straight up.

³⁷ "The Family Man Behind Refocus Woes, Oct 16, 2005 Bloomberg Business by Mark Marrison.



I entered my forecasts from the chartist in the Commodity Perspectives chartist of the year contest and got an honorable mention:

they no go Steve, and thanks for
using Commodity Perspective, the
first choice in charts.

impressed about what is happening
in the markets. With today's eco-
nomic situation, a farmer can't afford
not to use everything that can help.
Keep it up Jim, and good luck in
the future.

Outstanding Chartists Additional Winners of Commodity Perspective

#6. John Davis
Covington, Tennessee

#7. Steve De Cook
Ankeny, Iowa

#8. Jim McCoy
Guyton, Oklahoma

#9. Stan Welch
York, Nebraska

#10. Kevin O'Brien
Lajolla, California

Special Honorable Mention—They Didn't Win—But They Shoulda Made Money!

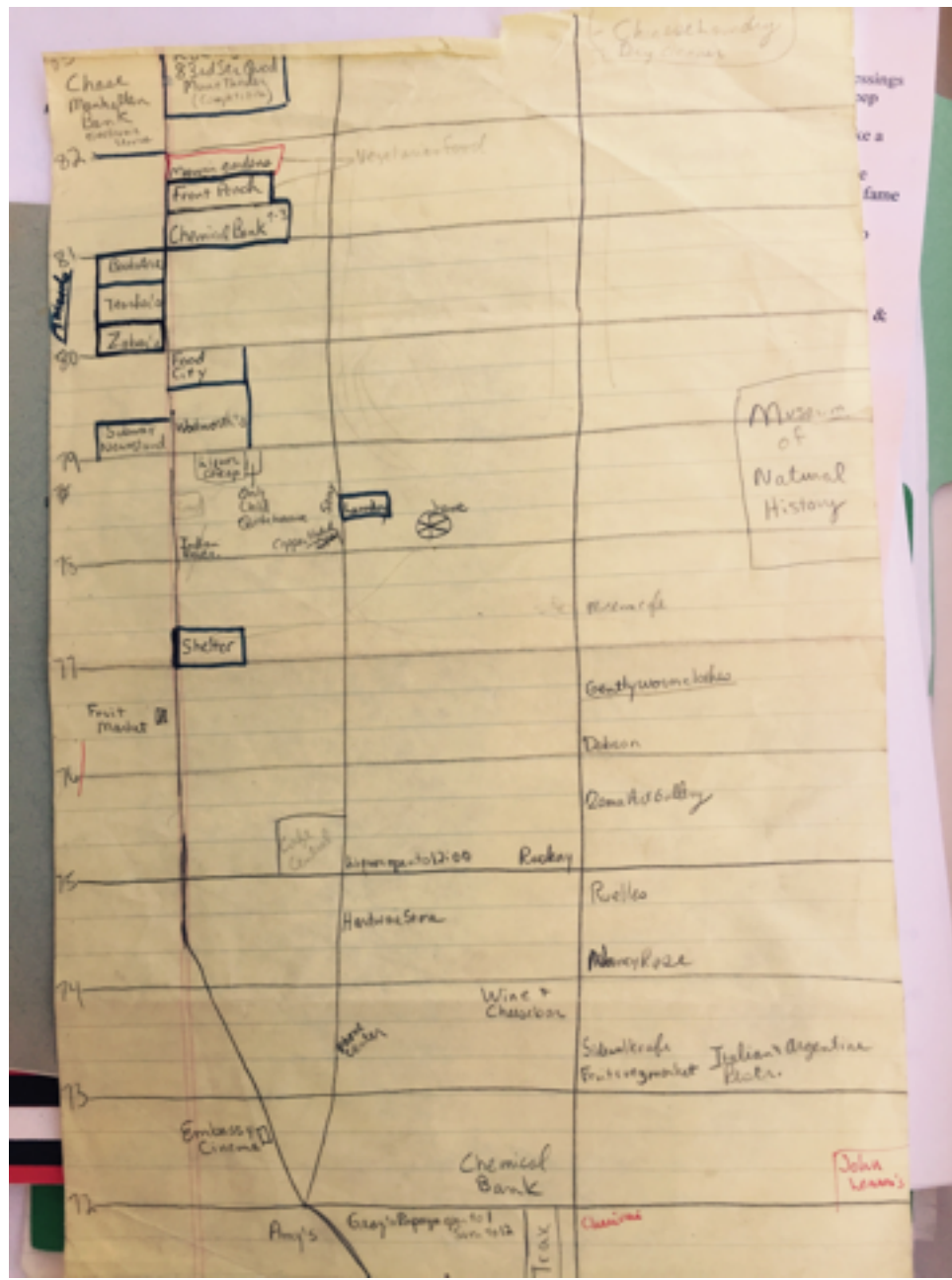
R. Adams, Provo, UT
J. Adee, Silver Spring, MD
M. Al, Pasadena, CA
R. Asher, Mill Valley, CA
S. Aundon, Northridge, CA
Bartlett Commodity Investors, Kansas City, MO
F. Bonnell, Sanderson, TX
S. Brown, Joliet, IL
J. Brunner, Beverly Hills, CA
A. Cameron, Midland, TX
W. Coker, Eunice, KS
R. Clark, Fresno, CA
C. Coffey, Davidson, NC
N. Conklem, Mason City, IL
D. Conan, San Francisco, CA
I. Dean, Lauderdale by the Sea, FL
D. DeLuca, Evanston, IL
J. Donaldson, Findlay, OH
J. Davis, Bayville, NY
N. Durkin, San Diego, CA
P. Egan, New York, NY
A. Fennel, Honolulu, HI
G. Gansberg, Arlington Heights, IL
G. Gardner, Miami, FL
D. Garrett, Rochester, NY

C. Gilman, Oakland, CA
D. Gray, East Hampton, NY
T. Gubbeli, Omaha, IL
D. Gudeman, Francineville, IN
J. Guttmey, Long Beach, CA
M. Gurnee, Flushing, NY
W. Guenther, Weston, MA
D. Hagin, Casselberry, FL
G. Hancock, Dallas, TX
E. Hansen, Kankakee, IL
P. Herrick, Lakewood, CO
M. Herscher, Cherry Hill, NJ
R. Hild, San Diego, CA
J. Hill, Hendersonville, NC
J. Hillard, Kouts, IN
K. Hodder, Buffalo Grove, IL
D. Hoggart, Omaha, NE
H. Hunt, Dublin, GA
D. Hutchins, Amarillo, TX
M. Jacumski, No. Olmsted, OH
G. Jellis, Chicago, IL
T. Jensen, Nelson, NE
C. Jordan, Thornton, CO
J. Kann, Waukegan, IL
S. Kapur, Stamford, CT

M. Kay, Northfield, IL
J. Kelly, Los Angeles, CA
D. Kerner, New York, NY
A. Kohn, Stowe, VT
K. Kuhl, Des Moines, IA
R. Lande, Chicago, IL
J. Larson, Fort Calhoun, NE
B. Linsky, Tuscaloosa, AL
J. Leonard, Morristown, NJ
R. Lindahl, Chicago, IL
D. Lippold, Omaha, NE
D. Locke, Miami, TX
J. Lundell, Dodgeville, WI
D. Mackenzie, Lethbridge, AB Canada
T. Magnuson, Columbus, IN
C. Marvin, Houston, TX
G. Mason, Winton, SK Canada
M. McConaghy, Beloit, KS
I. Mings, Taiwan, Taiwan
E. Muchlenhauer, Salem, IA
R. Norrith, La Crescenta, CA
E. Obermaier, Santa Fe, NM
J. Pancratz, Colorado Springs, CO
M. Page, Denver, CO
P. Palmer, Seattle, WA

W. Parker, Glen Ridge, NJ
M. Peterson, Heyworth, IL
C. Rapp, Medford, OR
B. Reuver, San Francisco, CA
R. Ricks, Murdock, NE
D. Rogina, Merced, CA
N. Schenk, Chicago, IL
A. Scott, Oaktown, IN
R. Seif, Fairfield, IA
A. Sells, London, Great Britain
J. Smith, Mercer Island, WA
S. Shial, Montgomery, AL
D. Smith, Elms, WA
D. Smith, Sanbury, CT
J. Spidell, Denver, CO
M. Stoermer, Lockney, TX
I. Suchman, Murdock, NE
S. Stollis, Berkeley, CA
K. Strehnick, Madison, WI
J. Valdighi, Omaha, NE
A. Widel, N. Newton, KS
E. Wentwig, Jamaica, NY
J. Wilkerson, Phoenix, AZ
C. Wilson, Tucson, AZ
B. Winans, Mt. Auburn, IL

Below is a hand drawn map of the area around my apartment labeled home. Of course we had no internet or yelp so this was my guide. On the map is shown Zabar's, John Lennon's home, Amanda's house, the newstand, Gray's Papaya etc. Amanda's house was with the rich client. As you can see from the map she was on West End avenue, which has some of the best apartments for families. She of course had her little nanny room. I had a weakness for foreign accents so I enjoyed listening to her blabber. There is a film called Like Sunday, like Rain about a nanny on West End Avenue.



After the Refco job, I went back to Ohio for a while, but I was still looking for another job in NYC. In NYC I had met Daniel Petricig and his girlfriend, which led to me meeting his brother Kenny Petricig. Daniel Petricig lived at 1st avenue and 1st street. We used to call it 1st and 1st center of the universe. Daniel and his girlfriend had gotten addicted to Heroin. So I could see the dark reality of their lives eaten up by addiction, and the way the couple shared in the problem. Their relationship was based on a mutual interest in Heroin. They wanted to quit but the power of the presence of a pusher nearby was too much for an addict to bear. To quit they had to move to Cleveland just to get away from their connections to the drug. They were probably financially ruined as well. Daniel eventually quit in Cleveland and I saw a play in Lakewood where he was a producer. But I became more acquainted with his brother Kenny. So when I went back to Ohio, I became more involved with a circle of friends in the Cleveland area. Anna, my sister was living in Cleveland Heights in an old Victorian house on the upper floor. She was writing poetry and was in a poetry club in Cleveland. At a satsang in Cleveland I met Sally Reydman. Sally was a provocative, dramatic and perhaps charming Jewish girl from Shaker Heights. In fact she graduated Shaker Heights high school in 1979. Her father was Dr. Melvin Reydman who was a heart surgeon who died Dec 18, 2011. Her mother's name was Gladys. They lived in a large Tudor style house in Shaker Heights. She was an artist. I found on the internet that she had a show in Ohio at the Dead Horse Gallery in Lakewood, Ohio in 2002, which was described as being "humorously macabre" a series called "How I died" depictions of fantasy deaths. Humorously macabre kind of describes Sally. She had a pretty face with black hair, voluptuous breasts, while she complained of her legs. She was also a bit short at maybe 5' 2". Her silly humor was certainly entertaining. We had sex like once and she was basically done. What she really wanted was a roommate. She wanted to move to New York and saw me as a way to get there. When I got a call from Graham Stewart for a job in New York. Sally's plan was for us to be roommates in New York in the East Village. So off me and Sally went back to New York. She dressed another clone of Madonna in "Desperately Seeking Susan". She and her friend Alice Albert dressed and acted like Madonna in Desperately Seeking Susan. And our apartment pretty much looked like the Susan's apartment in that movie. We got an apartment at 10th street and avenue B not far from the Life Cafe. Sally was very affectionate and come lie on me on the bed so on the surface it seemed like we were a couple. But we would search for new partners and she would always have to explain that we were roommates, but it looked like roommates with privileges. So I was one of the few people wearing a suit and working on Wall Street from the East Village. I would

walk from my apartment in my suit to the subway at Astor place to take the train to Whitehall street downtown. I had a new job with Graham Stewart.

Graham Stewart.³⁸ was another Brit. Not only did he have a British accent, he had much more with class and style. He dressed British, talked British, and decorated his office elegantly. Plus he as an actor and producer. He had an

38

Graham Stewart, actor, film producer and businessman

Born: 5 September, 1927, in Bridge of Earn, Perthshire Died: 29 July, 2003, in Inch, Aberdeenshire, aged 75

GRAHAM Stewart was the actor-turned-businessman who brought Dr Finlay's Casebook to British television screens in the 1960s. He returned to his native north-east in 1988 from where he continued to run his executive recruitment business in London and New York and, with his wife, Mary, established the Old Manse Gallery at his home in Inch - he was well-known in the area for his preferred mode of transport, a former London black taxi. Stewart never lost his love of Scotland and its heritage, despite a long career in London as a stage and film actor and later a television producer. Many of his most successful film and television projects had Scottish themes. However, the vagaries and uncertainties of the acting profession compelled him to switch to a more secure career. He became hooked on recruitment after gaining experience for a short time with an agency which, as a "people" man, suited his temperament ideally. He set up his own agency, Commodity Appointments, specialising in recruitment for the commodities sector, with offices in London and New York, which he continued to run until illness forced him to retire two years ago. But his love of showbusiness and showbusiness people remained and, with typical north-east stubbornness, he refused to yield to pressure from colleagues to move his office out of theatre-land and into what would have been a more appropriate location in the City of London. As a boy, he spent some time in Australia, where his father went to deliver Clydesdale horses from Scotland to a well-known stud. He used to recall with relish that one of the mares, Orange Blossom, became a famous champion in Australia. The family returned to Scotland to the depression of the 1930s and lived at Bourtie, near Inverurie. His father worked at Inverurie Loco Works and was also church officer at Bourtie Kirk, before moving to Aberdeen to take up a career in the police. Graham went to Central School which was "boarded out" at Aberdeen Grammar School during the Second World War. Military service with the Black Watch at the end of the war, during which he was given the opportunity of broadcasting on the forces radio network in Italy and Germany, fired Stewart's enthusiasm for acting and, after a brief period with Dundee Rep (where he had a part in An Inspector Calls), he was accepted for the Royal Academy of Dramatic Art in London. Parts were hard to come by in what was then an overcrowded profession, but he was seldom out of work. Early stage appearances included a role in Anna Neagle's production of These Glorious Days at the Palace Theatre and in Julius Caesar at the Citizen's Theatre in Glasgow (where he played the part of Octavius Caesar). He broke into films and television in supporting roles, most notably in two Second World War adventures, The Cockleshell Heroes (he played the part of Marine Booth) and Reach for the Sky (the story of Douglas Bader), with Kenneth More. He also appeared in several "Carry On" films and in the long-running television series Robin Hood, which had Richard Greene in the title role. Stewart's big breakthrough came in the early 1960s as he became more interested in television production and had the idea of turning AJ Cronin's autobiography, Adventures in Two Worlds, into a TV series. He travelled to Cronin's home in Switzerland and persuaded the author to grant him the television rights. The result was Dr Finlay's Casebook, which ran on BBC television for nine years, with Stewart as associate producer, and Bill Simpson and Andrew Cruickshank in the starring roles. The series was also adapted for radio. He was associate producer of Yorkshire Television's successful Sorrell and Son, by Warwick Deeping, and brought the stage play Nuts (starring Anne Twomey) from New York to London's West End. The play was later made into a film of the same name starring Barbra Streisand. The Scottish singer and writer Anne Lorne Gillies said Stewart was a man ahead of his time, having commissioned her as far back as the 1960s to write a script for a full-length Gaelic film. "He was always full of huge ideas," she said. "He was a great friend to many expatriate Scots in London, such as Winnie Ewing in her earlier days in Parliament, Bill Carrocher of the BBC and myself, and we enjoyed wonderful ceilidhs at his house in Leicester Square. He was just fantastic fun and we are all enriched by having known him."

Read more: <http://www.scotsman.com/news/obituaries/graham-stewart-1-658905#ixzz3zztXX4xE>
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elegant two room office on 1 whitehall street for his New York office of Commodity Appointments. It all reminded you of the phrase: You should “dress British and think Yiddish” to be a success.

He also was a member of the Player’s Club down in Gramercy Park. We went there a number of times. He would take me along on his meeting, even with actors. The office was on a high floor and had a view of the statue of Liberty. The furniture was antique and it had impressive art work on the wall. After Refco, I needed another job and he needed someone to man the New York office. It would be just me alone in the office in New York. Even my business card was elegant at the time. I learned that first impressions mattered in business. Graham clearly had people skills being an actor and used them in his business.

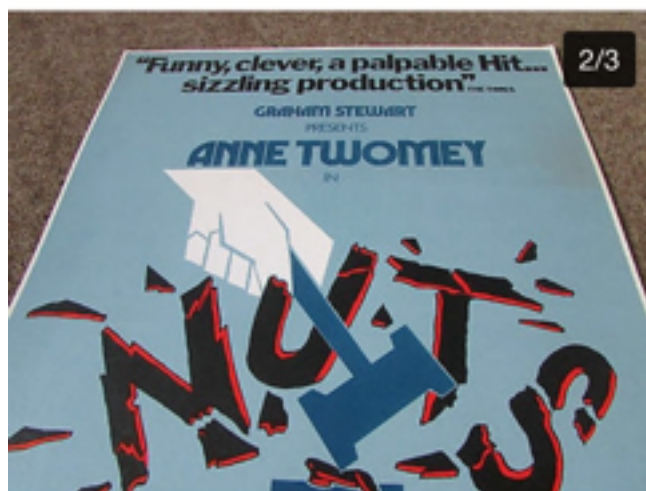


At the time he was always talking about Anne Twomey and how he was producing the Tom Topor Play NUTS in London at the Whitehall Theatre. Though I probably met Anne Twomey I was probably too shy to talk to her. But being in New York I had to learn a number of skills including talking fast, not being quiet or shy, directness, getting to the point. After years of living in New York no one could imagine that I was once shy. It is just a matter of effectiveness and practicality not to be. I could have learned this from Graham Stewart.

Graham Stewart was really more interested in the Theater business and got much more excited about it than the commodity head hunter business.



Anne Twomey - Bio, Facts,



Anne Twomey in NUTS by Tom Topor WHITEHALL Theatre Poster



I had gone to New York before Sally came and got a one month sublet at 83rd and Columbus. One day I was riding the train home from downtown the A train. The girl sitting beside me was crying over the fact that her dog had died. I probably appeared sympathetic. She claimed I looked like someone she knew. I assured her I didn't know her. But she insisted maybe she should know me. Well, fate had it that we were destined to get off at the same stop at 81st and central park west. I was living at 83rd and Columbus and she was living at 87th and Columbus. (check this address) I explained to her not to worry that I had a dog and lived nearby and she could meet my dog. Little did she know that the neither was the dog mine or the apartment. The dog belonged to the apartment owner I was subletting from and I was only staying like a month. The girl from the train was my first wife, Maria Danzilo. So we meet long enough to start dating. She liked me and was a little dismayed when I moved all the way downtown to the East village with Sally while she lived all the way up on the Upper West Side. Plus there was the fact that I was living with sassy Sally. But Sally assured her we were just roommates and Maria enjoyed coming down to the East Village to visit me. She had a bit of the Bohemian in her. She was also a poet and had taken literature in college before studying Law. She had gone to Brooklyn Law School. She had studied a year or a summer in Oxford, England. Maria and I later traveled to England visiting London and Oxford. The photo below of me by the water on the bench is at Oxford. I was impressed with going into a pub that was 500 years old. I loved Oxford and the thought of all the classical studies going on there. In some ways I wish my life was different and I was a life long scholar studying classics at Oxford and had spent all of my time in a library in Oxford studying Sanskrit. As a music student I despised business and thought of it as meaningless - busy-ness. But poverty forced me to do something

to make money. Maria had friends Jack (John E. Gault Jr.)³⁹ and Debra. I can remember her saying Jack and Debra like she admired their life. Jack was an investment banker at Lehman Brothers you see and Maria wanted me to be more like Jack, an investment banker. Maria wanted what most women want a husband with money so she could have kids and a family. When Maria and I went out on dates we often went to the movies with Jack and Debra. We would go to Woody Allen's movies. I like to tell the story about how one used to make plans in those days before cell phones. If you planned to meet at the theater usually one would go early to buy the tickets. Also one or two might get in line early to get good seats for the show. What you did if someone was late meeting you is you called your home phone from a pay phone. You would take your home phone beeper with you to access your messages on your home phone answering system to see if the other party left a message. This is how you communicated before cell phones. The photo with the green shirt is me at the Cloisters about this time. I liked the leather side pouch which I put stuff in as I traveled about New York. You might have your home phone answering system beeper or a pager, perhaps your sunglasses etc. Since Maria wanted me to be more like Jack then I was encouraged to get more education like an MBA in Finance so I could become an Investment Banker like Jack. Jack wore pinstriped suits and slicked his hair back just like the role model or Gordon Gekko in the movie "Wall Street". If I could live life again, I would have stayed at Oxford reading Sanskrit

³⁹"Jack, a Darien resident, combines a strong business background in financial services and an outstanding academic record with a personal interest in history, particularly the history of this area," [Enid Oresman](#), president of the Board of Directors of the Historical Society said.

"With the addition of the Scofield Barn in 2009, The Darien Historical Society has more than doubled the size of its presence," Gault said. "In that spirit, I look forward to more than doubling the importance of the society to the cultural, education and social fabric of our town. It is a gem of a museum and tribute to Darien's past, present and future. We have discussed many new program ideas, and we hope that friends of the historical society of all ages will benefit from these offerings."

Gault will be formally introduced at the Annual Meeting of the Historical Society on Sunday, Oct. 17. The event begins with a reception at 4 p.m., followed by the business meeting at 5 p.m. in the Scofield Barn, 45 Old Kings Highway N. All members are welcome.

Gault worked in New York City for a number of years while associated with leading financial service firms in various roles, including Lehman Brothers, [Kidder Peabody](#), Citibank, County Natwest (now Royal Bank of Scotland) and [Crocker National Bank](#) (now Wells Fargo). In 1995 he founded [Hanover Associates/Mayflower Financial Group](#) in Darien as Managing Director for Strategic Advice and Private Equity with a client base of prominent Fortune 500 companies.

He has served as a presiding representative for the [Talmadge Hill Historic Preservation Society](#), CT, in Darien since 2005 and was chairman of the finance committee of the board of trustees of the [Talmadge Hill Community Church](#), also in Darien.

He has just completed a well-documented book, "Historic Talmadge Hill," which he hopes to publish soon, about the history of the Talmadge Hill area and its surrounding towns. Currently, he is working on a new book of historical fiction, as he continues to pursue his interests in the fields of history and writing.

Gault graduated cum laude from [Dartmouth College](#). He has an MBA in corporate finance from [the University of Pennsylvania's Wharton Graduate Division](#).

He and his wife, Deborah, and their sons, Peter, a senior at [Bates College](#), and Alexander, a sophomore at [Lehigh University](#), have lived in Darien since 1993. dariennewsonline.com

documents in the library and have remained celibate for life and never married, but instead I went to Stanley Kaplan to take a study course to prepare for the GMAT test to get a high score to get into Business School. It turns out the studying and practicing actually does raise your score. By intense practice I raised my score from 630 to 680. I still did not get in Wharton or Columbia, but I was accepted by New York University. NYU had their business school at the time downtown on Rectar street. It was just south of the world trade center.





In the meantime, down on 10th street with Sally, Sally had her parents visiting. The east village at the time was still rather a rough area. They used to call avenue A, B, C, and D as Assault, Battery, Concussion and Death. Avenue B and 4th street was a big drug dealer corner. The hells angel lived on like 4th street. Part of the reason Sally wanted to live with me was for protection. In our building people used to line up in the hall way to buy drugs. We had to look the

other way as the drug dealers dealt drugs. To Sally that was part of what was required to get a low rent apartment. When Sally's parents (the heart surgeon and his wife) they noticed all the people in the hallway. Sally in her humorous manner curtly told them they were lined up to look at apartments - being that it was so hard to find an apartment. Sally was like a trust fund girl she had a steady allowance from Dad, so she could just be an artist. Despite Dad's money coming in, she still needed more, so she became a Go-Go Dancer. She had the pretty face and Boobs to do it so in her mind why not. Sally had a friend Taz who was a slim small black guy. He was an artist and also played the piano. We used to hangout at the Life Cafe while Taz played the piano. One day Sally was crying and told me Taz was dead. Apparently Taz had painted graffiti in the subway was arrested by the police, must have tried to resist and was killed. I was shocked as I knew Taz fairly well. First of all he was only like 110 pounds, I wondered how could the police have possibly had any trouble restraining Taz. After that every time I heard a story about racial police brutality I believed it.

Sally was like the bad girl in my life while Maria was the good girl. Maria had worked at a law firm specializing in copyright and trademarks. Her friend Debra (of Jack & Debra) had also worked at the law firm. That job was stressful and probably part of her stress when I met her. Maria and Sally learned to get along so we were like a three some at times. In the photo below we went on a trip to Block Island.



When I wasn't out with Maria I would go out with Sally and her friend Alice Albert. I liked Alice Albert she was like Sally but probably more sensible. She was Jewish like Sally but oddly enough a blonde with like green eyes and dimples. I would have liked to have an affair with her but never succeeded and couldn't figure how to make a move on her. The picture of her much later shows her to be a photo director at Food Network Magazine and states that she stated her career at Vanity Fair. Fashion and art were very important to Sally and Alice. The photo shows Alice after 2008 so her looks held up very well.



The apartment on 10th street was at 361 East 10th street apt #1. While Maria lived at 129 West 87th street in a studio apartment. It had one wall of brick as in the picture. Maria wore her wit with the bow tie like a law firm junior associate. She liked art and poetry and had the Cezanne prints on the wall. She liked Bob Dylan songs. His songs remind me of her. I also like Bob Dylan songs.



Back on 10th street, I would walk home from the train on 8th street or St Mark's place, past Gem Spa newsstand. 6th street in the east village was lined with Indian restaurant. I enjoyed eating there. We also enjoyed places like Veselka. As I walked in the apartment at the doorway was the Puerto Rican girl standing guard at the door, part of the drug dealing. As we had apartment number one we were the first apartment on the left on the ground floor as you walked in. So we saw all the local action. The Puerto Rican girl would make jokes with me as she saw me in the suit that she wanted to play tennis with me, seeing that I was a WASP.

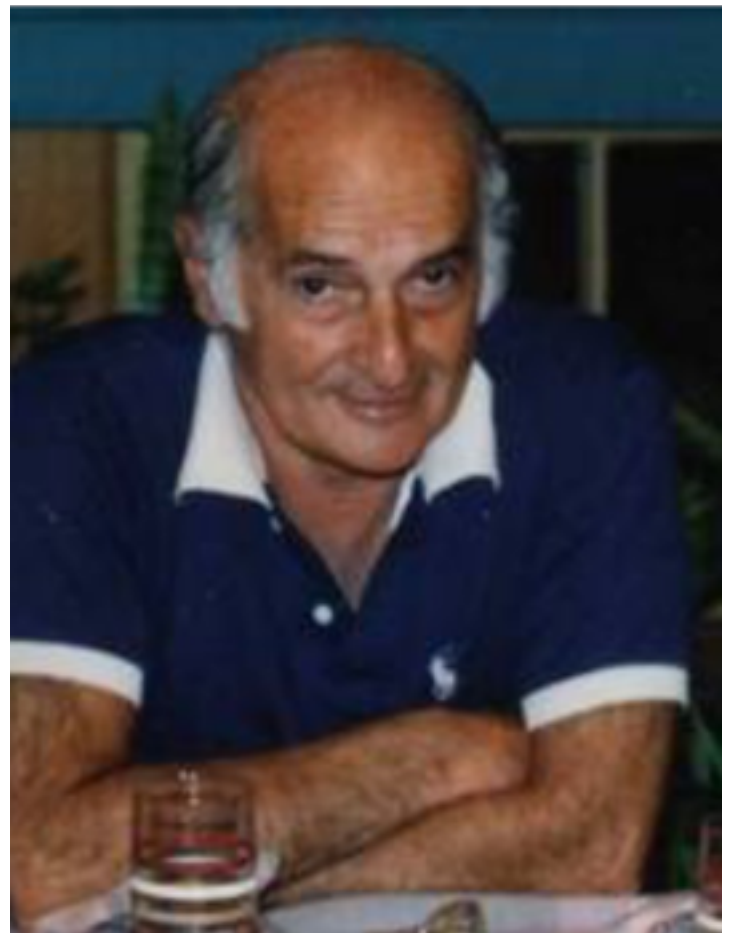
My relationship became more serious with Maria. Soon I was going with her out to the beach house in Breezy Point. They had a house near the bayside near the end of the peninsula. Maria liked walking on the bayside just because of the sunsets. It was like a bungalow house. Breezy Point was full of firemen and the Irish and Italian etc. We used to ride our bikes to Fort Tilden. Fort Tilden had fortifications, with old gun batteries. It seemed strange that at one time they were worried the Germans might invade New York in world war two.

On Sundays we went for dinner at Maria's parents house on avenue J in Brooklyn just off Ocean Parkway. Maria's father Peter Danzilo died August 4, 2008, and her mother Helene died March 2009. Her sister Laney used to come to dinner and to the beach as well with her boyfriend Richard Schroeder. Maria A Danzilo⁴⁰ was Italian like her father and mother. Peter had a strong sense of humor. He would cook very hot peppers to serve me as an appetizer at these dinners. He wanted to see my face as I heated up. The look on his face was very like the look on his face in his photo. I enjoyed the home Italian cooking and the food was very good. Maria's grandmother lived in a large house on the other side of Ocean Parkway. You had to think of Mrs Havisham of the book Great Expectations by Dickens as you saw her big room full of ornate furniture. On the



⁴⁰After we divorced Maria married Richard Live, and had four children: Hollis and twins: Clara and Peter, and Valentino in 2002 Maria would become President of the Copyright Society.

mother's side the family had a paper box factory in Brooklyn called the Scandore Paper Box Manufacturing Company that had done well in the past. So they had inherited money from a past time period.





Next door to the beach house in Breezy, lived Maria's uncle William F. Genoese⁴¹ On February 16, 1988 the Wall Street Journal wrote him up as being still cagey.

I used to joke that I was married to the Mob, because of Maria's Italian family. Maria and her parents apparently knew the people with Mob related money and fortunately disparaged their lifestyle. They were proud that they did not have all the money these people had. Maria said as a child she had to take cash deposits to the bank. Maria's parents were proud that their children had clean honest respectable careers with both Maria and Laney going to Law school. The believed that crime did not pay so only listened to the gossip from a distance. But next door was Maria's uncle, William Genoese, his wife, son and daughter Perret. The Danzilo's beach house was a simple run down bungalow while the Genoese house was a brand new modern all white house complete with a hot tub. The children drove new Porches. Bill Genoese was extremely cocky and talked rough and tumble all the time. The 1994 Times article reveals that he did have Mob connections.

Maria's talked about Don Rickles a lot and apparently knew him. Also the Sonatra family came to our wedding. Maria's talked about these people a lot as if she was a society girl.

⁴¹ Ron Carey, the head of the international teamsters' union, yesterday ousted the leader of a powerful New York City local whom a Mafia defector had identified as a major mob associate in the union's airline employees division. In removing William F. Genoese as secretary-treasurer of Local 732, based in Queens, Mr. Carey censured an official whom two years earlier he had appointed to clean up another New York local that Federal authorities said was controlled by the Lucchese crime family.

That nomination of Mr. Genoese as trustee of Local 295, an air-freight handlers local, caused embarrassment to Mr. Carey when Federal investigators rejected it. Former Federal Judge Frederick B. Lacey, a court-appointed independent administrator of the teamsters' union, said at the time that Mr. Genoese was "unbelievably oblivious to allegations of corruption swarming around him."

Yesterday, citing "evidence of financial malfeasance and other improper conduct," Mr. Carey, president of the International Brotherhood of Teamsters, designated Thomas Sever, the international's secretary-treasurer, to administer Local 732, representing employees at the three major New York area airports.

In a statement in Washington, Mr. Carey made no reference to organized-crime allegations. But Nancy Stella, a spokeswoman for Mr. Carey, said he had ordered an audit of Local 732 after allegations of possible corruption and organized-crime ties were made against Mr. Genoese in 1992 by Federal authorities and by Alphonse D'Arco, the former acting boss of the Lucchese family.

Mr. Carey asserted that the improper conduct by Mr. Genoese and six other executive board members included establishing a deferred compensation plan of \$208,000 for Mr. Genoese and creating unspecified trust funds for severance payments to Mr. Genoese and other top officials. Mr. Carey said auditors were unable to determine allocations for undocumented expense accounts and life insurance for officials and spouses.

Mr. Genoese, in an interview, denied any link to organized crime or misappropriation. He said Mr. Carey moved against the local as a result of "unsubstantiated" allegations by investigators and Mr. D'Arco.

Mr. Genoese, whose salary is \$100,000 a year, said \$208,000 was owed him from raises that he agreed to have paid belatedly. He contended that the international union "has drained the general accounts" of the local by failing to reimburse \$400,000 spent since 1985 on national campaigns to organize airline employees. Chief of Teamsters Union Ousts A Leader of a Powerful Local by Selwyn Raab Jan 12, 1994 NY Times

2/16/88

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WHO'S NEWS

Genoese Still Cagey After All These Years

By The Staff
 Most members of the New York Journal.
 NEW YORK—In a smoky, dimly lit meeting
 room at Kennedy Airport last week, Team-
 sters leader William Genoese was pumping
 up 600 Pan American World Airways em-
 ployees to defy management's demands
 for a pay cut.

"They spit in your face and tell you it's
 raining," he snapped, his scratchy voice
 crackling with anger. "We gotta take 'em
 to the bank . . . or you people are going to
 be up the creek."

The feisty, 42-year-old director of the
 airline division of the Teamsters union
 wants 4,300 Pan Am employees, ticket
 agents, and office and other workers to
 strike Pan Am Corp. after a cooling-off pe-
 riod that ends Sunday. A contract dispute
 over the integration of flight attendants
 from the former Republic Airlines into
 Minneapolis-based Northwest Airlines has
 also erupted in a showdown as 7,000 flight
 attendants represented by the Teamsters
 will be legally permitted to strike the NWA
 line, until after Feb. 26. In both cases,
 "We'll bring 'em all down," Mr. Genoese
 declared.

Mr. Genoese's rabble-rousing tactics
 have intimidated union members as
 well as airline executives. "Genoese is
 smart and he's crazy; you never know
 what to expect," says an airline execu-
 tive.

Since deregulation began in 1978, the
 Teamsters' overall membership has de-
 clined as airlines cut back on ground per-
 sonnel and used more temporary work-
 ers. At Pan Am, where membership
 shrank from more than 1,000 members to
 its current 4,300, Mr. Genoese is starting to
 meet real resistance. A Pan Am insider
 says Teamsters' members are split in their
 support of Mr. Genoese, whose core follow-
 ing is 1,200 members at Kennedy Inter-
 national Airport. "The members don't want
 a strike; they want a deal," says the Pan
 Am insider.

Mr. Genoese was a member of the labor
 coalition of Pan Am pilots, flight atten-
 dants and flight engineers whose efforts in
 the past year led to the recent shake-up of
 Pan Am top management in exchange for
 labor concessions. But now that the Team-
 sters refuse to take the wage cuts that the
 other unions have agreed to, the other uni-
 ons say their members aren't likely to
 support the Teamsters in a strike.

John J. Kerrigan, a vice president of
 the Transport Workers Union, which isn't
 part of the Pan Am labor coalition, has
 been especially harsh in his criticism of
 Mr. Genoese, referring to him as a "buff-



NAME: William Genoese

AGE: 42

POSITION: Director of airline division, Teamsters

CAREER PATH: Lifelong union activist who was
 recruited to the Teamsters by James Hoffa in
 1961, ultimately rising to head airline division
 representing 40,000 workers at 20 carriers.

CHALLENGE: To win a face-off with management
 at Pan Am and Northwest Airlines.

proclaimed master negotiator."

Industry people feel that Pan Am, hurt-
 ing from heavy losses and shedding cash
 reserves, won't be too flexible in last-min-
 ute negotiations with the Teamsters—espe-
 cially since members of its other unions
 seem all too willing to cross Teamsters' picket lines. "You can't get blood from a
 turnip, and you can't get a bigger turnip
 than Pan Am these days," says Louis
 Marchese, an airline analyst at Janney
 Montgomery Scott, Philadelphia.

Mr. Marchese recalls how labor de-
 mands backfired in 1980 at selling Eastern
 Airlines, where some of the unions refused
 to give concessions to former Eastern
 Chairman Frank Newman. The sale
 allowed Eastern to be acquired by Texas
 Air Corp., where some employees still look
 heavy pay cuts. For the Eastern unions,
 "Giving the concessions to Newman would
 have been a better alternative for Eastern
 than Texas Air Chairman Frank
 Lorenzo," Mr. Marchese says.

But Mr. Genoese is undeterred. Already
 he is trying to bring economic pressures on
 Pan Am. In a union flyer mailed recently to
 "expect a flood of complaints" from Pan
 Am passengers who will face "utter
 chaos" if Pan Am is struck.

Mr. Genoese says the union isn't being
 unreasonable, noting it has agreed to grant
 Pan Am about \$20 million in annual work-
 rule changes for three years. But the union
 refuses to swallow an 8% pay cut that Pan
 Am has also demanded. The Teamsters,
 stalled in contract talks with Pan Am since
 1981, have missed out on raises totaling
 21.6% that other unions have received over
 the years. "If we agreed to take the cuts
 for three years, we'll go a total of 13 years
 without a raise," Mr. Genoese says.

The only other Pan Am union still in
 contract talks with Pan Am, the 4,800-

member Transport Workers union, is wait-
 ing for the Teamster contract to be settled.
 First, Mr. Kerrigan contends that Mr. Ge-
 noese hesitated in allowing the Teamsters'
 contract talks to drag on for years instead
 of settling with Pan Am when the company
 was financially healthier. For the Team-
 sters' years without raises, Mr. Kerrigan
 said in a recent letter to Mr. Genoese,
 "you and your alone are responsible."

Analysts say flight operations at Pan
 Am, which has begun interviewing and
 testing strike replacements, would be af-
 fected minimally by a strike during the
 at another airline. But, says an executive
 small item-and-pap operations who won't
 tactic, and that could hurt Pan Am.

Mr. Genoese says he will disclose more
 being advised by Steven Hoffenberg, chair-
 man of Texas Financial Corp., a small
 debt-collector and factoring firm that led
 Pan Am last year. Mr. Hoffenberg says he
 and Mr. Genoese will unveil a "refinancing
 plan" for Pan Am this week.



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New York Fed Appoints McGillicuddy a Director

NEW YORK — The Federal Reserve
 Bank of New York elected John F. McGillicuddy,
 chairman of Manufacturers Han-

RAINGER METER INC. (MILWAUKEE, Wis.)—William R. Vanderheyden, execu-
 tive vice president, industrial division, and
 the company's chief technical officer, was
 elected a director of this maker of indus-
 trial products that use flow measurement

When it wasn't the weekend I lived with Maria at 129 West 87th on the Upper West Side. I equated the left side of the brain to the upper west side and the right side of the brain to the upper east side. The upper west side was more artistic with the Lincoln Center, while the Upper East Side more materialistic and rational. Maria used to swim a lot at the a pool on 86th street. If she missed her swim she would get depressed. We continued to listen to Bob Dylan Songs. We had gone to Block Island with Sally. We found on Moments Notice a cheap last minute discount trip to Venezuela. I think the total cost with airfare and hotel was like \$300 each. They had a new resort so they did this to promote it. So we went with my sister Alice and her boyfriend Guy Blelloch. Guy was studying Artificial Intelligence at MIT or Harvard, while Alice was going to Harvard for her PhD in Chemistry. Guy was later a professor at Carnegie Mellon. On one of my visits to Boston to see Alice, they would make pesto sauce from scratch which impressed me. I only began seriously interested in cooking much later in my 50s. This trip was in February of 1985. The resort was in Puerto La Cruz or around there. We all went to the El Guatacarazo restaurant. Alice remembers an amazing Caesar salad they made the dressing fresh in front of us with anchovies. We put on these huge sombreros. Those big hats can still be seen in a 1982 youtube video of El Guatacarazo of Puerto La Cruz. We had lots of margaritas. Gasoline was like 15c a gallon there. When we were taking a small plane from Caracas to Barcelona, Venezuela, there was another



New Yorker on the plane and he made the remark "Is this the crosstown bus" making fun of the load of tourists. from New York. We took a drive to to see a coffee plantation but on the roadway would be these little kids who would run a string across the road to make you stop and give a donation. We were offer a airplane trip to see Angel Falls for only like \$170. But even that was expensive for us at the time.

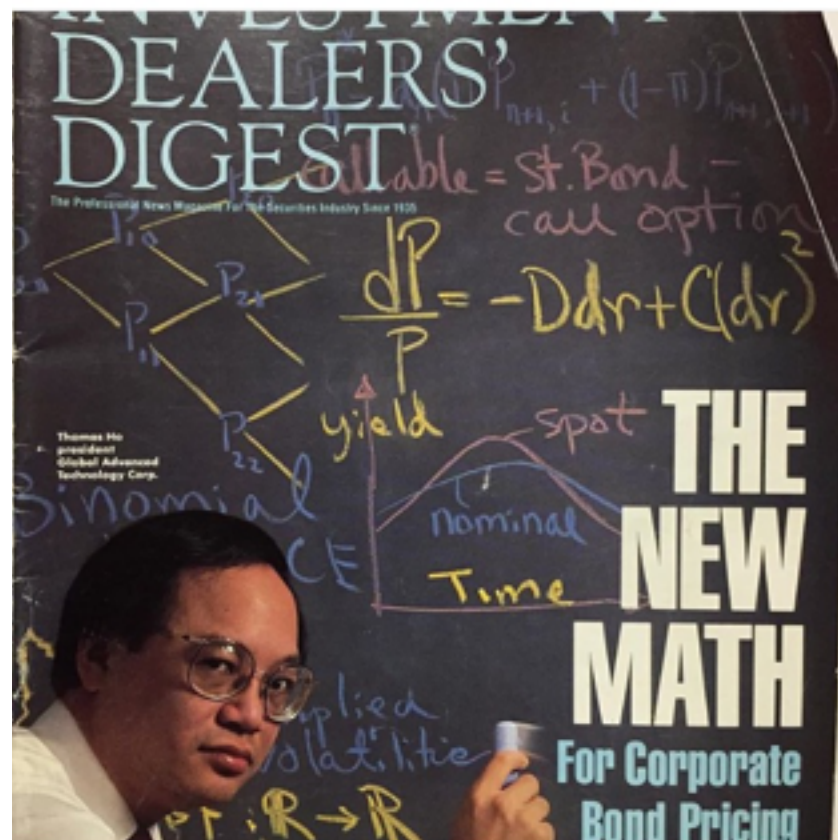
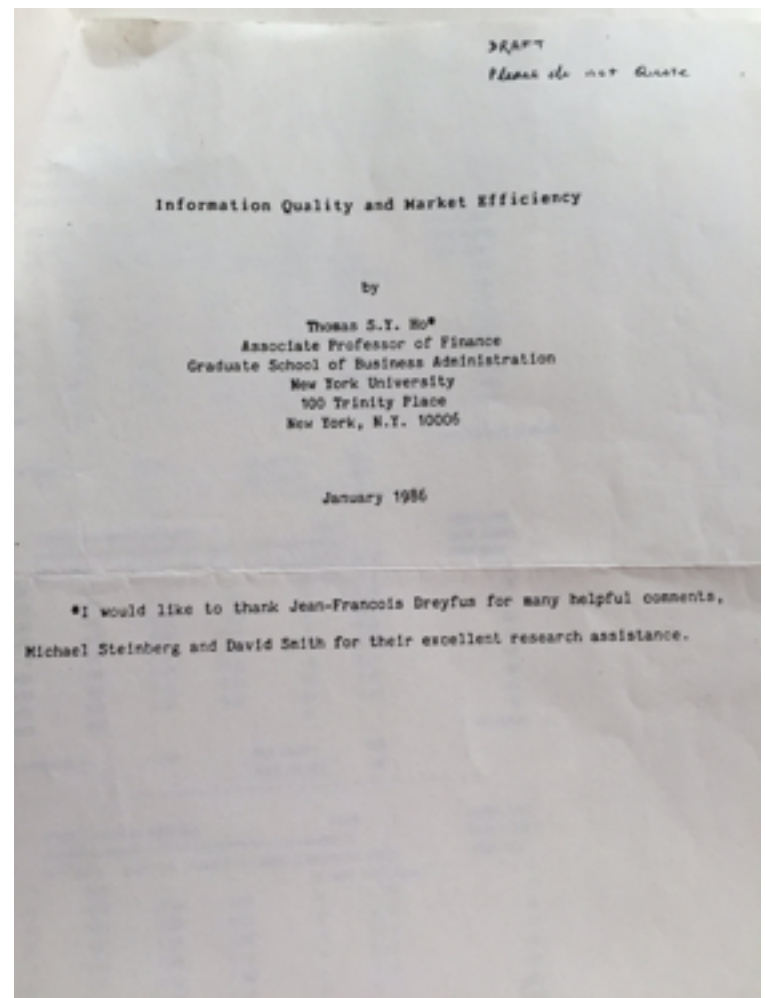
Master Darshan Singh had made his second world tour in 1983, I saw him in Bowling Green, Virginia.

In 1984, I was unemployed and had begun an MBA degree at New York University Graduate School of Business which at that time was downtown south of the world trade center on Rectar street. I drove taxi, a yellow taxi usually on Friday and Saturday night and usually Friday and Saturday night because it was the biggest money earners. Traffic moved faster at night so the meter ran up faster. Plus with all the parters on weekend nights you had almost continuous customers. But the work was very hard and demanding and fast paced. I made as much as \$200 - \$300 net a night, this was cash too. One night I had Alistair Cook in the car. One night I picked up a group, only to pick them up again many hours later and at a different spot, what were the odds of that? The only thing you had to fear was the people who wanted to go to Queens or Brooklyn. That was considered a money loser because you did not have a round trip and had to come back empty to Manhattan. So you tried to pick your customers by their appearance avoiding black people etc., - to not pick someone up was considered illegal- you were required to take people to Brooklyn etc. I once had a trip to Garden City, Long Island but that was considered very good, you got double the fare to go outside of New York City five boroughs. That trip was like \$300 alone. Generally men tipped higher than women probably because they either had more or they needed to impress. There was the Jewish old ladies that would go just a short ways on Park Avenue or wherever up town and then tip you a standard 50c. Usually other people who also worked for tips gave you the best tips, so the best tips might be from a waitress. I used to say I was writing my comic guide to cab driving in New York city with guidelines like: "in other to make a right turn always get in the far left lane". One thing I definitely learned from driving was New York City. You also learn to drive in New York, like as you approach an avenue in which the one way traffic was left you get in the right lane, and as you approach an avenue with traffic right you get in the left lane, so you constantly weave from right to left avoiding left turners. Now you know why New York City

Cab drivers drive crazy. Since they are paid more on distance than time, if you wanted to slow them down then all you have to do is change their incentive.

At business school I go a new circle of friends. Their was Denise Rupert who lived on the upper east side and was a Vassar girl. There was Jackie Singer, who went to Holyoke and lived on Park Avenue with her parents. I was slightly older than my friends because they were usually fresh from undergraduate school while I was already 28 years old. in 1984. There was Alec Stais. Alec Stais was the smartest of the group. In fact later on he was a Managing Director at Goldman Sachs. We had group project and case studies together. In the expected way the ladies provided the emotional and verbal skills, writing skills while us guys provided the quantitative skills and statistical skills. The girls had the looks while the guys provided the math. Denise had a boyfriend but I still flirted with her. She was thin with nice legs and a pretty face. Jackie Singer was another story. Jackie was a Jewish girl from Park Avenue. Jackie was on the rebound from some lost relationship with a Guy named Ted. She was a bit emotional wounded from the death of her past relationship. She and Ted had been in a Chase Manhattan Bank training program and I think Ted was still at Chase. It could have been that some of these ladies were at Business school to find a husband. Jackie was a bit neurotic and would flirt with me and withdraw the flirtation. I went to her place many times to study on Park Avenue. She was annoyed that I was engaged to Maria and keep on enquiring whether I loved Maria or I was just being railroaded into marriage etc. Jackie was attractive and had slinky nice legs and I was attracted to her. But the engagement to Maria, was to remain a barrier. Once after the GBA follies (Graduate School of Business Administration) music review which I was the pianist because of my music skills, Jackie make a big scene on the coach about the fact that I was engaged. So she must have had a conflicted interest in me with too issues one I was engaged and two I was probably too poor for her as being from Park Avenue she was looking for a rich guy. It was probably best I pass on her anyways because of her emotional nature. Jackie was a Marketing Major which was thought to be easier than being a Finance major. Indeed later on Jackie worked at Estee Lauder and Revlon. One day already 2000 I saw Jackie on Madison Avenue. Proving that if you spend enough time walking in New York you can still randomly run into people you know. Jackie had thin legs and fit the quote: "you can never be too thin or too rich". When I had lost touch with Sally Reidman I mentioned to Kenny Petricig that I should look her up, Kenny said don't bother because you are opening a can of worms or inviting more trouble as Sally was a fairly volatile person. I suppose Denise, Jackie, Alec and I would be like a "Big Chill" group of friends.

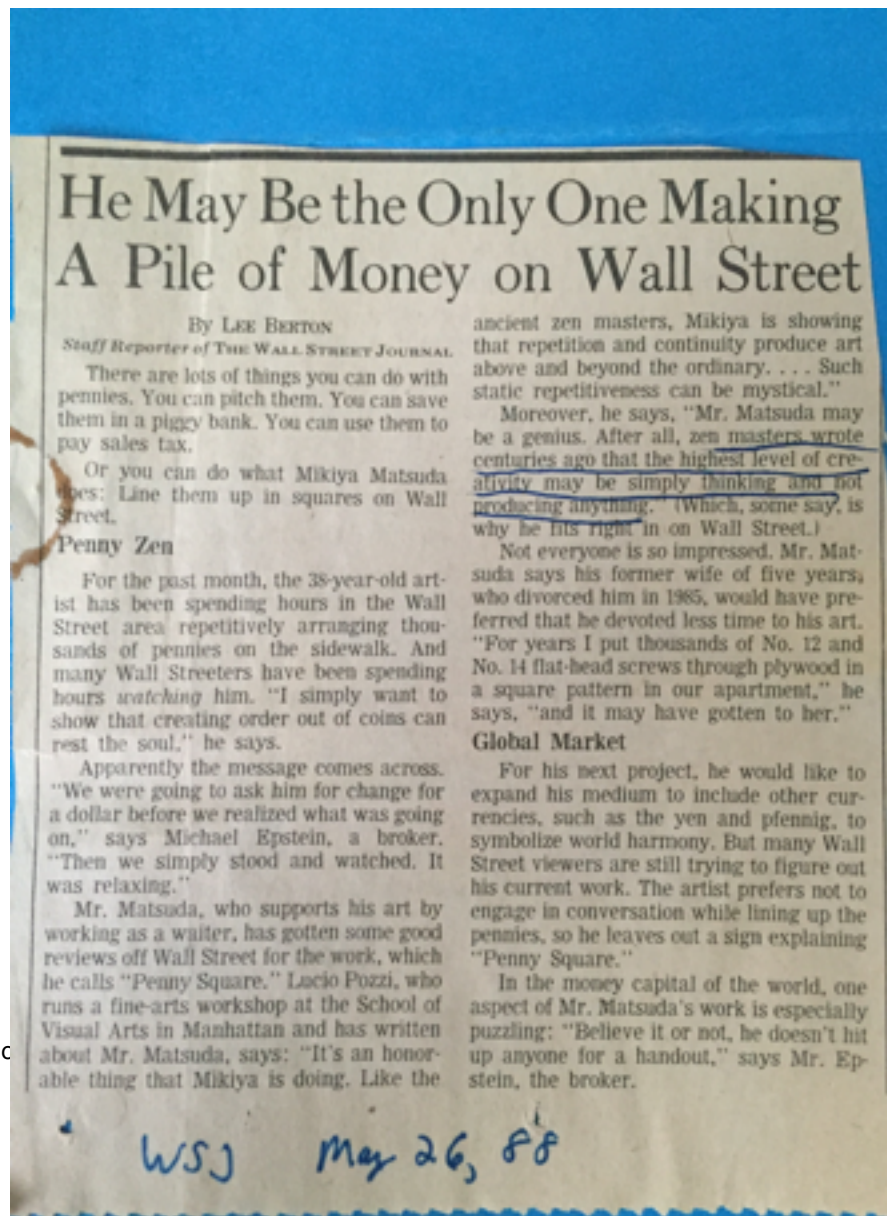
1984 is like the year that IBM came out with the IBM PC. So at business school I worked a lot at the computer lab learning wordstar and dBase III, statistics programs, Basic, DOS, Lotus spreadsheet. I learned DOS and used the big floppy disks. The NYU finance professor, Thomas Ho needed help at the Salomon Brothers Center for Securities Research, which was at NYU and I started working for him, inputting stock prices into his database. He was studying the OTC bid ask spreads and the behavior of market makers. Now also Tom Ho had developed the Ho-Lee model of the arbitrage free term structure movement for embedded corporate bond call option pricing. The theory was you had to model the movement of the whole term structure of interest rates not just the movement of the corporate bond prices. One day while working at the Salomon Brothers Center I got a call from Fischer Black who was a partner at Goldman Sachs at the time. He wanted to get a copy of the papers that Tom had written. That was my little moment in history as Fischer Black was the famous author of the Black Scholes model. Tom Ho started a company INNOSEARCH (Innovative Research) which later became GAT (Global Advanced Technology), which was later sold to BARRA. Tom needed someone to help him now sell his corporate bond pricing software so I became the



Director of Sales at INNOSEARCH. The main thing was now I had a respectable mentor and a ticket to a career in Fixed Income. I was able to give up Taxicab driving. My first official MBA internship was with Citibank on Exchange place which is down by Wall Street. I was in the department where they had the vault with was said to have \$ 50 billion dollars in it. While in the computer lab using the IBM PC I was fascinated the power of databases. I was using DBase III to create lists of addresses to send out sales letters. I was able to print letters to multiple addresses. A pretty cool thing back in those days. I had to do anything I could to make money at the time. There was a job at Chase Manhattan bank in the Latin American Debt group. The manager was Marta Cabrera. They needed a database for their contacts. So with my limited DBase III skills I applied for the job. My plan was that in the two weeks before the job started I would learn DBase III programming. So I crammed for the job.

Outside on the street by Hanover square by the Chase building was a guy on the sidewalks stacking pennies in a row.⁴² The Wall Street journal ran an article called "he may be the only one making a pile of money on Wall Street" May 26, 1988.

He was a performance artist and the traders came by to just watch him and eat their lunch.



⁴² He May Be the Only One Making A Pile of Money

I also got another temp job where I went to Salomon Brothers itself not the research center at NYU and I was to type into a system the latest mortgage factors of mortgages. Basically sometimes I was just doing data entry. All the slick automation techniques had still not fully come to Wall Street.

With my mail merge program working in wordstar and DBase soon I started mailing letters applying for jobs.



At the same time, Maria was anxious to get married. Since she was Catholic, i had to take a class to learn a bit about being Catholic. I could never figure out why or how she choose to have the wedding in Connecticut, but we had the wedding at the Waveny House in New Canaan. I could not remember accurately where the rehearsal dinner was but it was in Westport perhaps the Westport Inn. The honeymoon was skiing in Vail Colorado over Thanksgiving vacation in 1985. We got a free turkey at the lodge in Vail and perhaps had Turkey sandwiches to many times.

My job interviews continued, I had one at Salomon Brothers where you go around to like 5 stops in the office. I recall I had a cup of coffee as I was leaving I noticed the coffee was leaking and I left a trail of coffee on the carpets as I left a sort of silly result. Ivan Boesky send me a personally signed rejection letter. I

was interested in Mergers & Acquisitions and had read his book. There was a job at Morgan Stanley with the Bank Analyst-Arthur ?, It involves a lot of Lotus data collection and maintenance work. Like most jobs there was an opening because the prior guy had quit. It was a tough job and one night I left early which meant like 5pm and they didn't like that I guess I was supposed to work until much later. That only lasted about two weeks and all the details of bank financial statements and Lotus macros was too much for me. Maria was disappointed as she wanted me to be like Jack and we would live happily



ever after like Jack & Debra. Maria had gotten a new job after the copyright and trademark law firm. Her new job was at Wiley & Sons the book publishers. she held that job for a long time and it was less stressful than the law firm associate job. Wiley had a division in Eden Prairie near Minneapolis. She started having work there and it looked like her job could take her there. As a solution to our relationship I started looking for a job in Minneapolis as well as New York. A New York University Graduate named Charlie Burns was at First Bank System, which is now US Bank offered me a job at their Mergers & Acquisitions Department. My marriage to Maria was failing in the first year and we had separated but I was trying to salvage it. Though Maria was not responsive. So even though I left the door open to her so failed to respond back. So we were still married but I would go to Minneapolis but she never moved there in fact. So I ended up buying Guy Blelloch, Alice's boyfriend's car the red Chevette and drove it all the way to Minneapolis from New York City. I played Madonna songs in the car as I drove. Later in Minneapolis I would see Madonna in concert and from a seat very near

the stage. It was probably the summer of 1986 and I was now 30 years old. I had very little money but at least had a job now. I remember I stayed at a Super 8 motel somewhere in Minneapolis for like \$18 a night and started looking for an apartment. I ended up getting a place at 3418 Blaisdell avenue near Lake Calhoun. It would be a short bus ride to the office in downtown Minneapolis. To my surprise I come to the bank for my job but the guy who hired me had quit. So the active part of the department was leaving to



form their own business. So I had to get on with the remaining staff who were not politically aligned with the individual who hire me. I was low level entry level anyways. I started leaning the Alcan software for doing valuations of businesses.

I was taking the move as a way to start my life over and live it the way I wanted. I was living alone now and could do that. I wanted to renew my music and took harpsichord lessons. I played some Bach concertos with a couple of flute players. I was active in Amateur Chamber Music Players of America and went to their camp and played a difficult Brahms quartet. Actually now I remember I was still playing piano in New York while living with Maria. There was a lady on the upper west side named Joanne and her friend I used to play like Schubert trios with them - with a cello and violin. I became regular to the satsang in Minneapolis and met Jim Manion. Later he would go to India at the same time as me. Minneapolis had attractive Swedish blondes living there so that was encouraging. Since I had some steady income finally I wanted to make certain I did the things I found important. I went to the Ames Library of South Asia which was full of Sanskrit books. I met a girl who was a Sanskrit scholar and ate her out only to be refused when she explained she was a Lesbian, her name was also Smith. Minneapolis had tough weather, the summer was hot and humid while the winter was very cold. I remember walking to and standing waiting for

the bus and the walk was only like one block but being very cold. Minneapolis had an elevated walkway in the city so you could walk around town without going outside. Spring was a short two week moment of bliss when everyone went outside. I used to go to Lake Calhoun or go on long bike rides around the lakes, one day I rode 50 miles. I took a vacation alone to Mexico, where I wrote one of my poems about Mexico. There was a Chess competition there and I meet the young girl champion Polgar. I learned juggling there on the beach. A hippy type American guy took the time to teach me juggling. He emphasized using the wrist and said it was good therapy. Juggling became important to me. I could measure the quality of my attention by how well I could juggle. If I could not juggle I must have been out of balance.

I rented an upright piano at my rented house and started recording my playing. Mary Garlic was the group leader in the Minneapolis satsang.

I was initiated in 1976 and it was already 1987. On October 19th, 1987 the stock market dropped by 500 points. I remember walking over to the Charles Schwab office trying to put in a trade, but nothing could be done.

I got a another British girl as a roommate, she worked at Rusk hair products. I enjoyed her company and accent and sense of humor like the other British friends.

With the wilting of the M&A department at FBS or First Bank System which became US Bank, I saw that FBS had a problem in the news with it's interest rate management. The



Bank CEO, Dennis Evans⁴³ was trading long bonds had incurred big losses. One of my poems from this time refers to this incident as “the obliteration of shareholder value”. The bond portfolio was managed by David Wolfe. David Wolfe was an unusual banker, he had long hair more like a rock musician. I told David about Tom Ho’s software and offered my services to analyze and access the risk of the bond portfolio. I switched from the M&A department which was actually a dead area and started working in the treasury department as an analyst. After

⁴³ BUSINESS PEOPLE; Chief Executive Quits At
By DANIEL F. CUFF
Published: September 22, 1989
NYTimes

The First Bank System, Minnesota's largest bank, Ankeny Jr. as chairman, president and chief executive. The bank, which has reported loan problems and is expected to trim jobs and get out of some riskier businesses. "Given the challenges the organization faces," Mr. Ankeny said in the best interest of shareholders and employees. The board named Darrell G. Knudsen, 52, the current chairman of First Bank, the 28th-largest banking company in the Midwest. He said it might cut 2,100 jobs, or 20 percent of its workforce, because of rumors about the Minneapolis-based bank. The bank said the shake-up could result in a charge against third-quarter earnings or up to \$40 million and could cut assets by \$2 billion.

First Bank plans to concentrate on business in the upper Midwest and Northwest and to eliminate or scale back corporate banking to lower its risk. It has reported problems with loans made to finance leveraged buyouts. The company's problems began last year after it gambled on the direction of interest rates, losing \$300 million after it sold \$4.6 billion of bonds from its \$8 billion investment portfolio. The loss prompted the resignation of Dennis E. Evans, First Bank's president.

First Bank reported this week that domestic nonperforming loans were expected to increase as a result of problems with a few loans in its \$738 million portfolio of leveraged transactions.

"Banks face two major risks," Kenneth F. Puglisi, a banking analyst with Keefe, Bruyette & Woods Inc., said. "They are interest-rate risk and credit risk, and First Bank System has been troubled by both of them."

Neither Mr. Ankeny nor Mr. Knudsen was available yesterday, the bank said. Mr. Ankeny has led the bank for the last four years and has been associated with it since 1967. Earlier, he was a marketing and sales executive with the Theodore Hamm brewery.

Under Mr. Ankeny, First Bank sought to expand in the Northwest but lost out in 1987 in a \$1 billion bid to acquire the Rainier Bancorporation of Seattle.

Mr. Knudsen's career with the bank goes back 31 years. He became vice chairman in January.

| | | | | | | | |
|-----------------------------|-----------|----------------------------|-----------|----------------------|-------------|---|--|
| DATE: 09/13/88 | | TO: ALCO | | FROM: DAVID R. SMITH | | SUBJECT: INVESTMENT PORTFOLIO RISK ANALYSIS | |
| PRICING DATE: 09/09/88 | | MKT PRICING DATE: 08/31/88 | | | | | |
| TREASURY PORTFOLIO UNHEDGED | | | | VALUE | | UNREALIZED | |
| *****OF A | | | | | | GAIN (LOSS) | |
| BASIS | MKT VALUE | DURATION | CONVEXITY | GAIN (LOSS) | BASIS POINT | FROM BOOK | |
| POINTS | | | | | | | |
| -100 | 4298 | | | 238 MOVE (millions) | | -103 | |
| -75 | 4238 | 5.57 | 0.58 | 179 | 2.34 | -163 | |
| -50 | 4180 | 5.50 | 0.56 | 112 | 2.30 | -221 | |
| -25 | 4123 | 5.44 | 0.55 | 55 | 2.24 | -278 | |
| 0 | 4068 | 5.37 | 0.54 | 0 | 2.18 | -333 | |
| +25 | 4014 | 5.31 | 0.52 | -54 | 2.13 | -387 | |
| +50 | 3961 | 5.25 | 0.51 | -107 | 2.08 | -440 | |
| +75 | 3910 | 5.20 | 0.5 | -158 | 2.03 | -491 | |
| +100 | 3859 | | | -208 | | -541 | |
| ACCURED INTEREST = 92.81 | | | | MKT VALUE: | 3975 | *NO FUTURES UNWOUND | |
| | | | | BOOK VALUE: | 4308 | | |
| ----- | | | | | | | |
| AGENCY PORTFOLIO UNHEDGED | | | | VALUE | | UNREALIZED | |
| *****OF A | | | | | | GAIN (LOSS) | |
| BASIS | MKT VALUE | DURATION | CONVEXITY | GAIN (LOSS) | BASIS POINT | FROM BOOK | |
| POINTS | | | | | | | |
| -100 | 623 | | | 23 MOVE (millions) | | -3 | |
| -75 | 618 | 3.78 | -0.94 | 18 | 0.23 | -8 | |
| -50 | 612 | 4.03 | -0.74 | 12 | 0.25 | -14 | |
| -25 | 606 | 4.23 | -0.49 | 6 | 0.26 | -20 | |
| 0 | 600 | 4.43 | -0.73 | 0 | 0.27 | -26 | |
| +25 | 593 | 4.60 | -0.21 | -6 | 0.27 | -33 | |
| +50 | 587 | 4.73 | -0.41 | -13 | 0.28 | -39 | |
| +75 | 580 | 4.86 | -0.20 | -20 | 0.28 | -46 | |
| +100 | 573 | | | -26 | | -53 | |
| ACCURED INTEREST = 1.778 | | | | MKT VALUE: | 598 | * NO HEDGES | |
| | | | | BOOK VALUE: | 624 | | |
| ----- | | | | | | | |
| OTHER PORTFOLIO UNHEDGED | | | | VALUE | | UNREALIZED | |
| *****OF A | | | | | | GAIN (LOSS) | |
| BASIS | MKT VALUE | DURATION | CONVEXITY | GAIN (LOSS) | BASIS POINT | FROM BOOK | |
| POINTS | | | | | | | |
| -100 | 1835 | | | 19 MOVE (millions) | | 5 | |
| -75 | 1830 | 1.03 | 0.00 | 14 | 0.19 | 1 | |
| -50 | 1826 | 1.03 | 0.02 | 9 | 0.19 | -4 | |
| -25 | 1821 | 1.03 | 0.02 | 5 | 0.19 | -9 | |
| 0 | 1816 | 1.03 | 0.02 | 0 | 0.19 | -13 | |
| +25 | 1811 | 1.03 | 0.02 | -5 | 0.19 | -18 | |
| +50 | 1807 | 1.03 | 0.02 | -9 | 0.19 | -23 | |
| +75 | 1802 | 1.02 | 0.03 | -14 | 0.18 | -27 | |
| +100 | 1798 | | | -19 | | -32 | |

I had put the bonds on a portfolio system, I moved on to figuring out how to price swaps and interest rate caps etc. I had this contact at Merrill Lynch New York named Jerry Lucas who feed me tips and information on how to do it all. Also in the treasury department was Jim Kranig and Scott Jibben. I figured out how to price interest rate caps and floors and Jim Kranig started writing a program to model them. Scott Jibben and Jim Kranig and I started a company we called M&M software. Jim Kranig apparently got the name M&M from the movie Catch 22. Believe it or not we made a lot of progress and filed the computer code with the copyright office in Washington. I also got a receipt for the copyright. I met a girl name Tony who was also in the software business.

It was important to me to some day go to India and I did not want to wait too long as it was one of my dream to see my spiritual guru in his native land. I wrote a letter asking for permission to come. I was steadily increasing my meditation time. I finally got a visa and shots and was making all the plans. I got a flight on PanAm. I still have the metal luggage tag from that flight. I arranged the flight so I could stop in Germany on the return and see my sister Alice in Munich. I believe it was a blessing that my life arranged itself with me being alone so I could execute my desires and the Master arranged the opportunity to go to India.

David R. Smith
3418 Blaisdell Avenue
Minneapolis, MN 55408

October 2, 1988

Sant Darshan Singh Ji
Kirpal Ashram
2 Canal Road
Vijay Nagar, Delhi 110009

I am writing because wish to ask for permission to visit India soon. I would like to arrive in February 1989 and stay for approximately two and a half weeks. I have been longing to go to India for many years, but because of my schooling, work or financial constraints, I have been unable to make the trip.

With thanks going to the Master working over head my work career has stabilized. Now I intent to turn more attention to my spiritual development. My objective in going to India is to make great strides in meditation and deepen my understanding of the path.

I no longer have worldly barriers in my way, and I have become very restless to reach the divine goal!

I have enclosed my diaries for your perusal.

With all my Love,

David Smith

SAWAN KIRPAL RUHANI MISSION
KIRPAL ASHRAM
VIJAY NAGAR DELHI - 110009

Ref. No. _____

28 OCT 1988 198

Dear David Smith,

I have received your loving letter of October 2, with spiritual diaries for the past months, ending September 1988, after a long interval.

I am glad that you are devoting time to your holy meditations with the grace of the Master. You have not stated about the inner experiences had in vision and audition practices which should have been indicated briefly for having feasible guidance where necessary. The inner experiences of light and sound can be ensured and developed by more of accuracy, absorption and steadfastness.

Your loving aspirations to visit here next year in February for improving your meditations are appreciated. You are welcome to have your wish by coming in the first week of February 1989, which will enable you to participate in birth anniversary celebrations of Beloved Master Sant Kirpal Singh Ji. You are, however, requested to please obtain a letter of sponsorship from our representative Mrs. Shiela Olga Donnerberg, which will entitle you to stay in Kirpal Ashram. This is an essentiality to be complied with. Also please confirm your schedule of arrival together with a pass port size recent photo, so that necessary arrangements to pick you from the local air port could be made.

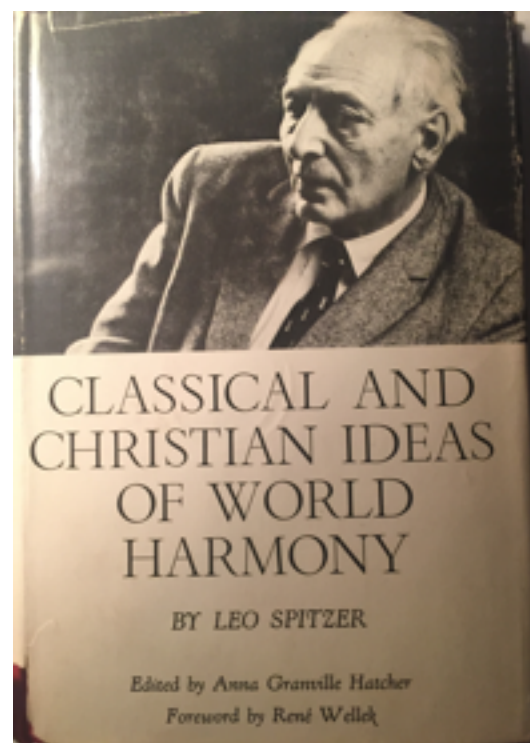
I hope that you are attending the local Satsang regularly. It is a great helping factor for imbibing the sacred teachings in their right perspective.

I wish you to be lovingly and regularly devoted to your holy meditations with deep faith and humility. Master Power working overhead will be extending all feasible help, grace and protection.

With all love and best wishes,

Yours affectionately,

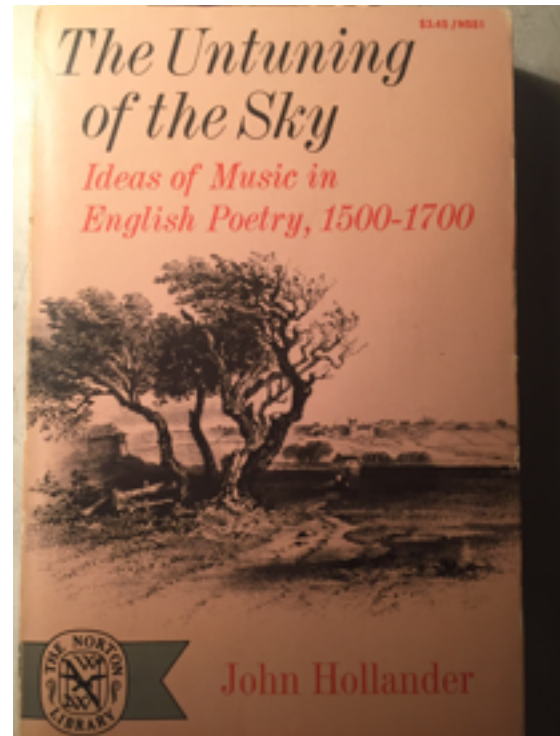
Darshan Singh
(DARSHAN SINGH)



Finally in February I flew to India. I was able to lie down in the back of the plane. The back of the plane had mostly Indians there. When I arrived the hospitality of the local satsangis was exceptional. They had staff to pick me up at the airport. I stayed at the Ashram - that was Kirpal Ashram in Vijay Nagar in Delhi. It was February so the weather was cool or pleasant like 60 degrees Fahrenheit. You might only need a sweater. I was required to meditate like 6 hours a day. I ate fairly light because when you are meditating that much food just got in the way. I lost some weight on the trip. I remember being like 187 pounds when I arrived and 182 when I left. When the Master gave me the blue sweater which was tight on me he hinted that I will have to watch my weight - either a joke or a prediction of the future. Interestingly enough as I am writing this on February 23, 2016 my weight is now 182 pounds. I met C.P. Bhatnagar. I told him I was interested in Sat Mat cosmology and we shared ideas about books and the maps of the inner cosmos. I gave the Masters a copy of Leo Spitzer's book "Classical and

Christian Ideas of World Harmony”⁴⁴ The book was written by a philologist who had gathered references to the renaissance idea of “music of the spheres” throughout Europe in five languages. I later found another book on the same topic called “The Untuning of the Sky” by John Hollander.⁴⁵ The book begins with the following quote from John Dryden, A Song for St. Cecilia’s Day (1687)

As from the Pow’r of Sacred Lays
The Spheres began to move,
And Sung the great Creator’s Praise
To all the bless’d above;
So, when the last and dreadful Hour,
This crumbling Pageant shall devour,
The Trumpet shall be heard on high,
The dead shall live, the living die,
And MUSICK shall untune the Sky.



I had all these books and was hoping to someday update my thesis on the Music of the Spheres.

Bernard Ross was there at the same time, Jim Manion was there, Ruth Seader and Joan Seader. In the photograph with Joan Seader I have on a Casio database watch. At the time of this writing I still had this watch and it still ran. This is way before cell phone, I liked to put my contacts and passwords into the watch database.

⁴⁴ Classical and Christian Ideas of World Harmony Prolegomena to an Interpretation of the Word “Stimmung” by Leo Spitzer, 1963 Baltimore The John Hopkins Press.

⁴⁵ The Untuning of the Sky, Ideas of Music in English Poetry, 1500-1700 by John Hollander, 1970 The Norton Library.



DATA
BANK



Typically we meditated in the morning, then had lunch. The Master gave Darshan to the Indians at about 5pm. Then the westerners were called into the house in the evening about 8'clock. The Masters use to throw apples at us with his long swing of the arm. On the weekend was special events like Kirpal's birthday celebration. The Satnam Sikh group would play sikh kirtans. In the second week I went out a bit on the streets with Joan Seader. Her mother was a big player in the satsang having edited the Kirpal's teachings book. We visited Sawan Ashram. I spent time at the ashram library.

Valentine Day was a special party, the Master made it basically cosmically romantic. From all the meditation and the day after day Darshans, I was so blissed it seemed my attention was in my head not my body. Most people on their first trip to India get Delhi belly which is a stomach infection and diarrhea. Luckily I did not get it. I asked a question of the Master about being able to drink four oceans of bliss and still wanting more. He gave a life is short answer and love is a secret. I got a continuous Darshan the whole time which I took as a Life inspiring glance. I was in bliss for at least two years after that. I started reading Rumi poetry and writing Rumi like poetry just to express the bliss. The energy coming out of the Master seemed as actually coming from God. This may have been part of the secret of secrets he was referring to.

On one occasion we moved into the dining room of the Master's house. We were given drinks and snacks. The was saying things like Eat Me and Drink Me. If looked at in hindsight he was saying basically that life was short and we should

hurry up. And his grace was raining at a very high level. All his actions were appropriate for someone who knows the end might be near. I was especially lucky to get his life-inspiring glances and attention before he died in June of the same year. Who would have known while they were carefully planning his 1989 world tour that never happened. As we walked out of the dining room Ruth Seader grabbed the cup that the Master was drinking water out of. She handed it to me and I drank it. That may also have been part of that ocean of bliss I drank which lasted a lifetime.



I promised that I would not write strictly chronologically even on Feb 24, 2016, I began meditation about 5:30am, by 8am with a couple of restarts it seemed like I was in Samadhi. Samadhi being completely smooth quiet stillness and collected at the third eye.

For my initiation there was a long wait time and buildup prior to the experience. In the same way prior to going to India the first time, I planned and worked on my diary and meditation. So the experience was a peak experience and I believe I was rewarded for my effort.

In the same way in and about 2011, I was not working and realized I should do something worthwhile with my time. Some of the satsang talks I was hearing keep emphasizing the importance of a burning passion or setting a highest priority. I came to realize this had to have the highest priority or in my analysis at least the first. So in 2011 at age 55, I thought I should assume I will live only 5 more years and likewise make progress in preparation for death which is meditation practice. And I keep hearing about the sublimity of Amrit Vela or early morning meditation. First of all to have inner experience you would have to have a long period of stillness and quiet without interruption and the most obvious time

to get that was predawn or 3am to 6am. So I started getting up earlier and earlier until I was up at 3am everyday and meditating longer and longer.

Somehow I felt the mystic path was not to be just a "few moments of bliss" with the Master in India, but it should be something all the time. People at satsang get up and talk sometimes about this or that miracle that happened to them at this point or that. I was thinking everyday could be that miracle. It became simply that fact that I was sitting in meditation at 3am had become a miracle and started producing miracles. Actually in about six months the habit started to set in and I was making progress. I started writing poetry in this period as it became a classic cycle meditation followed by mystic poetry. I believe the subtle points of mysticism can only be expressed in poetry and the most advanced secrets are in the poetry of Darshan Singh and Rumi, Attar, Kabir, Tuka, and al. There was a small loft in our former barn house and that is where I started this meditation.

There was a small window if I needed more air. So it was in effect a dedicated meditation room. I strongly recommend this scenario - a dedicated meditation room and meditation at amrit vela or 3am to 6am. The Master used to say put all those thoughts of the world in a drawer if you must and pull them out later if you must during day light hours. So I stuffed my worldly thoughts in a drawer to be opened at 9am. So now I had six hours for my religious studies. The other concept I had was the concept of "create your own religion". I figured the rituals of most religions was the leftover procedures of former mystics. I found the mind likes routines. I had a Zafu to sit on. I knew meditation was best with a upright back and crossed legs. At first my legs did not cross that easily, but I found after

DATE: FEBRUARY 10, 1989
PLACE: KIRPAL ASHRAM, DELHI INDIA
QUESTIONS & ANSWERS

DAVID SMITH: What is the meaning of the saying " You should be able to drink four oceans of bliss and still have parched lips?"

SANT DARSHAN SINGH JI MAHARAJ: ^{my son} Spirituality is a path of restlessness. One of my verses says "love is another name for continuous restlessness & I have brought this eternal gift O Darshan". Love is a Secret- a secret of secrets. It is known only to the lover and the Beloved. Our life is very short but our journey homeward is very long. Another of my verses - " I started my journey at the morn of time & now I am coming to the evening of time, this seeming lifetime of mine is a long journey of pining & longing". This is a strange path in that the more you get the more you want. Another of my verses - "I long for my Beloved to come, my Beloved has come and gone and instead of quenching my thirst he has intensified it. Love is a secret- a secret of secrets. You never let anyone know you are in love. Another verse- "This is not that Godly Gift in which there is talk on every lip". Love is a Secret and it is a secret in it's entirety. This is a path in which you travel and the more you get the more you want and you don't want anyone to know about it. If you get a glimpse of the Master you are not satisfied with it. If you see the stars you want the moon, if you see the moon you want the sun, if you see a glimpse of the Master you want to be lost in the Master, if you are lost in the Master, you want to be lost in God. You don't want to talk about it. You can have the maximum of grace, maximum of joy, maximum of tranquility and peace, still you yearn and pine and long for more until you have reached your eternal God and become one with your Godhood! You are no longer yourself!

many hours, I wrote the poem “when Darshan sits on the throne my the knee that would not bend bent”. At first I did one hour half lotus right then one hour half lotus left, then full partial lotus third hour. The sad reality is for most common western men (me) it can take two hours to still the body and mind. So this meant the reality was real meditation became in the third hour. I wrote a poem called “third hour sweet”.

What were the other reasons for this first things first? I made jokes about how old people are only alert in the morning. Now if you were making God a first priority than you might put your best attention into him and lesser attention (tired) attention into watching TV. Actually at this time, we actually gave up TV and had no cable TV but had Netflix and rented movies from the library. We got rid of the TV and the phone and had just internet and internet phone. That was about 2013.



Back in India, in 1989 when I left the Master, the Master gave me a hug and waved goodbye. As I left the Ashram and the taxi turned out the gate of the Ashram I looked back and saw the Master still waving goodbye. That meant he must have continued waving. He had taken the time to simply watch as my car left. I started waving goodbye to people like he had. So when my girlfriend left for work I waved until her car disappeared at a distant curve or up until she disappeared in imitation of the Master.

After leaving India, I made a stop in Munich Germany to visit with Alice. I had studied German in college and had a liking for the German language. I admired the high quality food and culture of Germany.

I returned to Minneapolis and was quite charged spiritually for a long time. I was reading many of Coleman Barks Rumi books. I became writing more poetry of

my own. I enjoyed the fact that his poetry could make sense to me given his devotion to Shams-e Tabriz. Later in 2005 or 2006? I traveled to Turkey and visited Konya to see the tomb of Maulana Rumi. We also stopped at the turbezi - tomb of Shams-e Tabriz. There were many old ladies there praying. I experienced a charged tingling sensation from head to toes. Sort of like you get at a great concert you get the chills. It was more of an energy. What was interesting was Cathy had the same experience. The tomb had a huge turban on it because it was tradition to increase the size of the turban by the greatness of their spirituality.



Around June 30th I got a call from Joanne Seader that the Master had died. This was a terrible shock as everyone assumed there was to be a 4th world tour. I couldn't really go to India for the Funeral, I had already taken off a lot of time for the trip to India. I only then began to understand all the words the Master had said about Life was Short.

Strange that somehow I had only become an intern when I switched to the Treasury Department at FBS and my time had run out. It is odd when I look back. I felt overly important that I knew how to analyze fixed income risk and thought they should be listening to me. It was a case of unrealistic inflated ego that was unjustified and actually pointless. I learned about politics from this experience. In the future I would not have strong feelings about something that I do not have a big stake in. It did not make any sense to care about a company in which you are not a shareholder. I wrote in a poem "little pearls ran down my side, I thought they were my tears. My tears come from God and my sweat from the corporation. Later, in my career I had almost completely removed my own personal emotions from my work and only focused on my role as in DepFa bank. I will discuss later, in particular the impact of the Hypo / Depfa merger.

So after applying for jobs around Minneapolis at like Cargill, I decided to go back to New York. Plus I had not finished my MBA degree and was six credits short of the degree. Previously I had never finished my so called Applied Business

Project, I had proposed an absurd topic like using artificial intelligence to analyze nasdaq bid ask spreads. Since I really didn't know how to do it, the result was I never did it. My procrastination had gone on so long that it had become something insane. And of course doing it in Minneapolis was not going to happen. So when the university offered the chance to complete it just by taking six more credits I jumped on it. So I learned something about procrastination that once it got out of control it could become phobic and I learned that I was stuck if I said I had an MBA I would be a liar. So I had to finish. I knew Dyane Walters from business school. She had a friend who proposed that she would sleep with me if I finished the degree. After she understood my procrastination she was ready to bet I would never finish. When I finally finished the degree, I looked her up and demanded payment. She seemed angry about it, though I assumed the whole thing was a joke anyways.

Dyane's life was a mess too, she was divorcing from her husband and had no job or money. I had not finished my MBA yet and had no job and was still married to Maria. So I moved to 888 Eighth Avenue to where Dyane lived. We started looking for jobs and I took my six credits to graduate. I graduated in 1990? and applied to a job at New York Life. I still had my M&M software project and had a program for pricing interest rate caps & floors. We actually got a confirmed copyright from the US copyright office. I published an article on interest rate pricing interest rate swaptions while working at New York Life. I published "By the Bootstraps" - a bootstrap method for deriving a zero coupon curve for pricing interest rate swaps in Risk Magazine in the June, 1990 issue and "A Simple Method of Pricing Interest Rate Swaptions" - a Black Commodity Model for pricing interest rate swaptions in the Financial Analysts Journal, May/June 1991.



I was all very complicated and non-kosher. Dyane was still married and so was I. We once went to a bed and breakfast - we used to go to the Stafford Springs Inn in Stafford Springs, Connecticut. The innkeepers asked us if we were married and we said "yes, but not to each other". A rather comic statement. So it was all very incestuous in those Reagan years. Dyane got a job offer from KPMG Peat Marwick and from Carter Pollen. She could not decide which one to take so I told her to take both which she did. And she could decide which one she preferred after being there. She literally went from one to the other hiding the fact that she had the two jobs. After she saw that Carter Valin Pollen a proxy contest firm was a real tough place with a lot of stress she decided on KPMG Peat Marwick. Carter Valin Pollen and Don Carter, was later accused of misdoings associated with the Drexel hostile takeover years, so she was satisfied with her decision.⁴⁶

September 1, 2007 | By Mary Lowengard

At the height of the go-go 1980s, the Carter Organization was the breeding ground for many of today's top proxy experts

You know the Donald (Trump) and the Don (Tony Soprano). What about IR's own Don Carter? Some 20 years ago the eighth floor of 237 Park Avenue served as the nerve center for a takeover wave led by iconic figures such as Saul Steinberg, Irwin Jacobs, T Boone Pickens, James Goldsmith, Robert Maxwell, Carl Icahn and Rupert Murdoch.

At number 237 another iconic figure set up shop, transforming in just a few years the business of proxy solicitation dominated until then by DF King and Georgeson. Collecting corporate ballots had been a merely mechanical job until the Carter Organization (TCO) blew onto the scene in the mid- 1970s, turning it into a powerful weapon. By 1987 Carter had more than 100 employees and revenues of \$35 mn a year.

TCO's offices were the stuff of 1980s legend. On entering the building, visitors passed by a floral arrangement that probably cost more than the weekly salary of the receptionist. Smoked glass doors parted silently, leading into a complex that included the 'war room', an aquarium stocked with piranhas and a cat named Stretch that roamed the office. Carter's executive lair was featured in several scenes in Oliver Stone's *Wall Street*, the 1987 film in which Michael Douglas, as financier Gordon Gekko, declared: 'Greed is good!'

TCO itself was bought by UK advertising agency Valin Pollen in 1987. The \$50 mn price tag was jawdropping back then, and a tidy return on \$3,000 in start-up investment. TCO became Carter Valin Pollen and business thundered ahead, motivated perhaps by the additional \$60-plus mn promised should Carter reach profit targets.

Learning from the master

Flash forward to 1990. The kingdom of Carter was being dismantled, Valin Pollen was preparing to sue to recover its money, and Carter was packing for a 16 months to four-year sentence in New York state prison, having pleaded guilty to larceny and fraud. In the annals of white-collar crime, it was a classic: Wall Street mover-and-shaker fashions wings of wax, flies too close to the sun, crashes and burns.

But Carter's lieutenants did not go down in flames with him. Indeed, many stayed in the business and now hold senior positions in other proxy firms. For example, two former Carter deal brokers, Edward McCarthy and Rick Grubaugh, are today senior vice presidents in the extraordinary events unit at DF King, where they landed after forming Beacon Hill.

'Those were long days we put in,' recalls McCarthy affectionately. He started at TCO in 1986 fresh out of college.

'Both Rick and I worked our way through the ranks. We worked side-by-side with Don on all the big fights. It was like learning from...' - he pauses, giving emphasis to his words - '...the Master.' McCarthy refers to TCO as the 'Harvard Business School of proxy contests'.

'One of the nicest offices I ever worked in,' claims one former staffer. 'A phenomenal learning experience,' says another. 'They paid us peanuts, but we didn't care,' recalls a third. 'It was all about the thrill of winning the fight.'

⁴⁶ IRMagazine.com September 1, 2007 by Mary Lowengard.

Tracking down the principals and worker bees from the Carter Organization is not difficult, thanks to the ties that bind the close-knit investor relations community. Dennis Mensch, described by his former colleagues as 'the one who did all the work', can be found at Morrow & Co. Also at Morrow are Fred Marquardt and Ron Knox. Two decades ago, Knox was in Carter's special situations group and Marquardt was running the shareholder ID and broker nominees side. Now sitting at desks at Innisfree M&A are Michael Brinn and Alan Miller, both former high-level Carter executives.

Paul Schulman went first to Georgeson and is now an executive managing director at the Altman Group, working with Jim Gaffney, senior managing director. Gaffney also made a pit stop at Georgeson. And John Siemann is at Georgeson as a managing director. He recalls: 'It was crazy, it was fun, and not for nothing we were the best on the Street.'

Also at the top of their game are Scott Ganeles, CEO of market intelligence firm Ipreo, having previously served as president of the Carson Group, a stock surveillance firm started by a Carter colleague, David Geliebter.

Geliebter had come late into the game and served as Carter's marketing director. Today he's heading up Carrot Capital, which he founded after Carson was sold to Thomson Financial in 2000. (To set the record straight, Carson was not named in homage to Carter – 'son of Carter' – but after one of Geliebter's children.)

Further afield is David Kahn, who is living in California and working as a portfolio manager at Wilmington Trust. Kahn was the boy wonder who ran TCO's stock-surveillance group. He is married to Joan, née Ferguson, who was the assistant to Robert Hubbell, an executive brought in after the Valin Pollen deal with a mandate to grow an IR consulting practice. Hubbell went from Carter to Edelman Public Relations to Andersen Worldwide. Today he's managing director of communications and marketing at Cantor Fitzgerald.

Another who wandered over to the corporate side is Jack Carsky. After TCO collapsed, he spent time with CIC and Thomson, eventually landing a job at the American Stock Exchange. This helped him snag an IRO position at Provident Bank in 1998, where he remained until it was taken over by Washington Mutual. That's where he was serving as vice president of fixed income IR until this summer when he decided to take some break time. He too found romance in the office, meeting his wife at TCO.

Life after prison

And what about Don Carter himself? Since leaving prison in 1991 and failing to have his guilty plea overturned (he successfully had it voided in the fall of 1998, but this was overturned on appeal the following February), he's moved to Palm Beach. 'I love Florida,' he proclaims, 'I don't miss New York. I'm just sorry it took me so long to get here.'

In true Gatsby-like fashion, Carter has reinvented himself as a private investor with interests in energy development and private equity, and runs a multifamily office. He still socializes professionally with former TCO clients such as T Boone Pickens and Michael Boswell of Sunshine Mining. 'I invest in [Boone Pickens'] hedge funds and provide private financing for REITs,' he discloses. The once avid Fantasy Baseball Camp participant confides, 'My fantasy these days is to get through yoga four times a week.' Golf is now his passion. Carter flew up to make an appearance last winter at a small reunion of TCO alumni in New York, professing surprise afterwards at learning for the first time of the numerous romantic mergers that once went on under his nose.

Meanwhile, from Hollywood comes the news that 20th Century Fox is working on a sequel to *Wall Street*. Perhaps the screenwriters will take a clue from Carter's new lifestyle and put Gordon Gekko on Trump's Palm Beach golf course instead of confining him to the canyons of Manhattan.

As for Stretch, the cat was adopted by the foreman of the crew renovating Carter's Long Island estate. She was last seen wandering the grounds looking for some action.

Dyane was proud that she had worked in the office where Gordon Gekko had had his office in the film *Wall Street*. She would also have a way of rolling the words Carter Valin Pollen off her lips like it was an exotic Cocktail. By comparison KPMG Peat Marwick an accounting firm might seem a bore. But Dyane was always looking for an opportunity to make more money. She had said her dream was to be rich. My father had said she had a taste for luxury. She had an ex-boyfriend, Jim Watson, who had worked at Digital Equipment and was a programmer. He had also gone to NYU Business school. Her idea was he would take my financial models and program them and then we would sell the models to KPMG. I was the financial engineer, Jim the programmer and Dyane had the sale as she had a high level Senior Partner, Bob Mills to back the deal.

Thus we had this huge incestuous deal, where we started a business while we all were working somewhere else. KPMG was using an Apple to do its business so the programs had to be written for the Apple. Somehow we got the latest Apple Macintosh computer. I remember it sitting on the desk as her cat would track the movements of the mouse on the screen.

After returning to NYC in the summer of 1989, I stayed at Dyane's for only about a month and then moved to Kenny Petricig's house down on 414 West 42nd Street. In those days your friend might have an apartment but no job and I had no apartment but got the job at New York Life. It was rather funky to be on 42nd Street. I can say I lived on 42nd Street. There was a lot of ethnic food stores and restaurants on 9th Avenue in those days. The only problem was the street noise was very loud. The apartment was a railroad style apartment which was very long and thin. The bathtub was in the kitchen. I liked walking and usually walked to work at New York Life at Madison Square on Madison Avenue. I worked with David Zimmerli, Pak Ng, Andy Brauer, Steve Reddy, and Kang (Kelvin) Pan. They had placed an ad in the New York Times, they said there had been 1000 applicants for the job. My connection to Tom Ho, my mentor was probably the boost that got me the job. My reformer mentality probably impressed Andy Brauer at the time. He was head of the asset liability and asset allocation department. My essay suggested you had to do things the new way and price the embedded options correctly (as per the Ho-Lee model) etc. He presented that the people in the actual asset management department were backwards untechnical people and he was going to improve things. Maybe that was his assignment but still it would not politically work. Cecilia Kopferberg and Anne Pollack ran the asset trading department. So our asset liability management department was all men: Andy, Pak, Steve, David Zimmerli, myself. David Z and I comically called the women's control of asset management a gynecocracy. We did analysis of the asset and liabilities of the company but didn't really have any decision maker audience. It seemed we were just a memo writing shop at that point. At the same time the gynecocracial asset department had their own quants as well as they had Kang Pan, a Chinese scientist that went to Wharton and had developed prepayment models. There was Jim Mehling who was their derivatives guy. But this was all hypothetical and they actually hardly did any derivatives anyways. So all the men were disempowered and Kelvin (Kang) didn't know English that well and was more focused on his programming.

I went to yoga classes down in the basement of New York Life. I used to go to the New York satsang at 40 E. 35th Street, the Community Church of New York. I

used to go to the whole one hour period of meditation. I felt tremendous benefit from the vibrations at satsang. I felt the people who came late were just missing out. Gary Moed was the group leader in those days. I often would be walking up ninth avenue to Dyane's apartment at 888 Eighth Avenue. Eight is a lucky number in Chinese Culture.⁴⁷ I don't remember if we were on the eighth floor or the sixth. With my now dull job at New York Life where I made \$58,000 a year, I was working on the new business MFE Group, (Manhattan Financial Engineering), I was the President and it was a New York Corporation, with 1/3 1/3 partners Dyane and Jim Watson. We developed four products for the Apple: cap& floor calculator, swaption calculator, options model, and swap pricing. I also did consulting work for their revaluation practice pricing exotic derivatives of their client base which included mitsubishi, First Boston. I wrote a poem about caps & floors and Mitsubishi. We sold a site license for KPMG to use the software nationwide. We were trying to get the worldwide sales to foreign offices with Bob Mills help. One of KPMG's was a tough client with commodity swaps, I actually got paid \$500 on hour for that job. My normal rate was like \$250 an hour. Remember this was the age of Reagan⁴⁸ and wall street was up. One fellow NYU MBA looking for a job in 2012 at the NYU Stern career center recalled that at that time everyone got a job. It was the classical model of the consultant. While consulting for the clients I usually learned from the client how to price the particular derivatives. A case where I got them to help me then billed them. All the client trades were good for testing our model. I was never really a sophisticated quant and did not know stochastic calculus. I wanted to take Harry

⁴⁷ Lucky Number 8 Travel China Guide
General Analysis

People with the lucky number 8 have strong intuition and insight, so they have the potential to explore things undiscovered. In general, they are bestowed with a special gift of being inborn businessmen, and can achieve all their plans step by step. They are usually mild and honest to others. Their characteristics would never lead to arguing with other people or causing them to be depressed. Nevertheless, in order to avoid hurting people around them, they always hide their real emotions, whether they are sad or happy. It would be to their advantage to learn to be more frank when communicating with others, and rather than giving greater consideration to disappointing or encouraging aspects, speak out frankly about their real feelings as this can make them more popular. Strong points: Due to their decent temperament, they have a good reputation. It is certainly not a nominal compliment because they are always there for philanthropic deeds and generous offer. Besides their potential for enterprise, they have excellent leadership qualities coupled with abundant ambitions. Their usual good fortune enables them to pursue a higher quality of living standards. They often can be successful based on their courage and sincerity. In the eyes of their friends, they are decent, fascinating and reliable.

Weak points: Their abundant ambitions sometimes make them careerists and a little dictatorial and extreme. Being self-centered can be their most intolerable personality trait that may make them selfish. They tend to seek for an inflated reputation, and gradually become very arrogant. Besides, they cannot help to waste money and time. Probably because of this characteristic, they try their best to make money by any means.

⁴⁸ Nancy Reagan died today on this writing date, March 6th, 2016

Markowitz's class at Baruch and went for one session. The reality I was a musician and not a mathematician. I tried presenting that musician also had mathematical minds but in later years it probably just backfired. I also never really learned programming besides that brief attempt at DBase III at Chase Investment bank. My lotus macros actually were that strong either.

At the New York satsang I meet a greek girl named Hariclia Michailidou at the time she went by Hariclia Navon. She was lean and had a sharp mind. I liked her jet black hair. I thought of her as an intellectual girl. She was very philosophical. Maybe that is a greek trait. I have encountered greeks having a discussion about speculative topics like life after death or reincarnation or many other abstract topics that us WASPs (white anglosaxons protestants) don't talk about. WASPs are too obsessed with efficiency and economics. WASPs watch TV nightly news where they report on economic indicators like gross domestic product and are brainwashed to think life is bad if GDP falls.

I remember mostly with Hariclia our walks usually after satsang, we would walk briskly up Park Avenue to some destination like Central Park. I would come out of meditation describing it as like annihilation. She responded "you not to be" as in Shakespeare's "to be or not to be". I had a portable CD player with headphones, we walked along the rowboat pond Southside to a spot called Cherry Hill. I handed her the headphones and ask her who was that, she listened and said it was Glenn Gould Goldberg Variations. I was impressed. That turned out to be her favorite piece at the time. She had a philosophic and artistic nature. We sat down in the Park for a while enjoying the weather and view of the Lake. When she saw me at satsang she thought I was the first good-looking guy to come to satsang. She worked for the New York Transit Authority in the



architecture department. She lived at the time at 311 east 75th street on the upper eastside. One evening she came to my apartment on 42nd street, we were just beginning a romantic link and caresses which were interrupted by Dyane's call. As I had to leave, she remembers standing on the corner outside my door feeling a loss. It was about around July or August of 1991.



In February of 1991, I went back to India again, this time it was to see the Master Rejoinder Singh. On the return from India to Germany, I meet up with Dyane and we visited Vienna. Apparently I dragged her around to all the Beethoven sights like Heiligenstadt and Beethoven's apartments. I joked that I was seeking for the ghost of Beethoven. Vienna was very cold that year in Winter. We visited with Gerhard and Alice in Munich. Dyane always wore these pearl earrings. The photo I think is at the Andechs monastery. Of course the monasteries were also breweries. In the photo I am holding a clicker to be able to take the picture remotely. I was probably one to take an interest in gadgets. Indeed, at one point during the TradeSmith years I recall I had seven computers, and was one of the first persons to have internet running on the metro north train. At this point Gerhard and Alice were still not married.



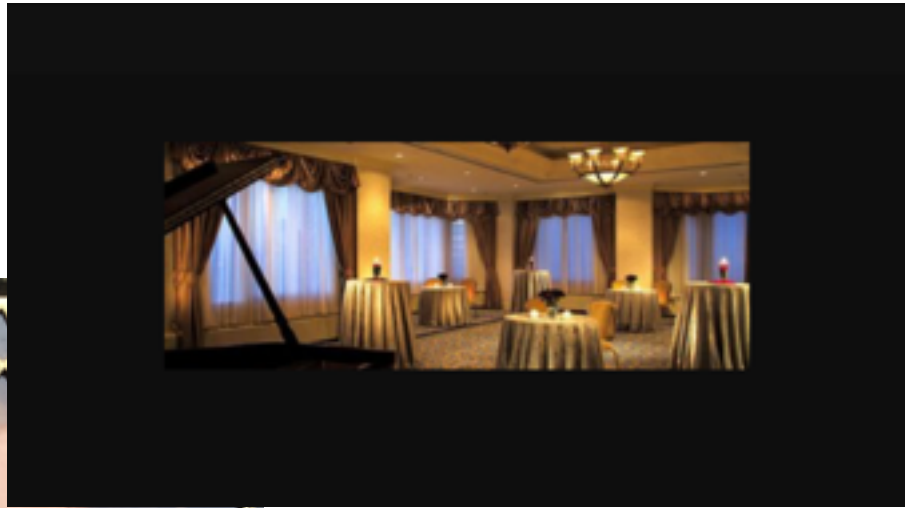
Gerhard was an architect and the only child of a German family. His family was from the Sudetenland section of Czechoslovakia. When the war ended their family had to get out of Czechoslovakia with like one suitcase. They called it the reverse Holocaust. So his parents started with nothing in the town of x in Bavaria. He said he dreamed he would meet a blonde American girl and marry her. Which came to pass. Alice had gotten a job at a Theoretical Physics Lab outside Munich and had to learn German.

In about June 1991 I went with Dyane to Ohio to the farm in Steuben. We had a off and on touch and go relationship. I didn't want to get married again after just being married to Maria. Dyane was thinner and sexier in those days. She had voluptuous breasts. In the front of the garden was a grapevines down in the valley and next to the garden was the cornfield and it was like June at the beginning of summer and towards evening there were fireflies all across the the field behind the house. So down there were had sex. That is probably where she got pregnant. Leland means in the meadow. That is why Taylor's middle name was Leland meaning from the meadow or the lowland.

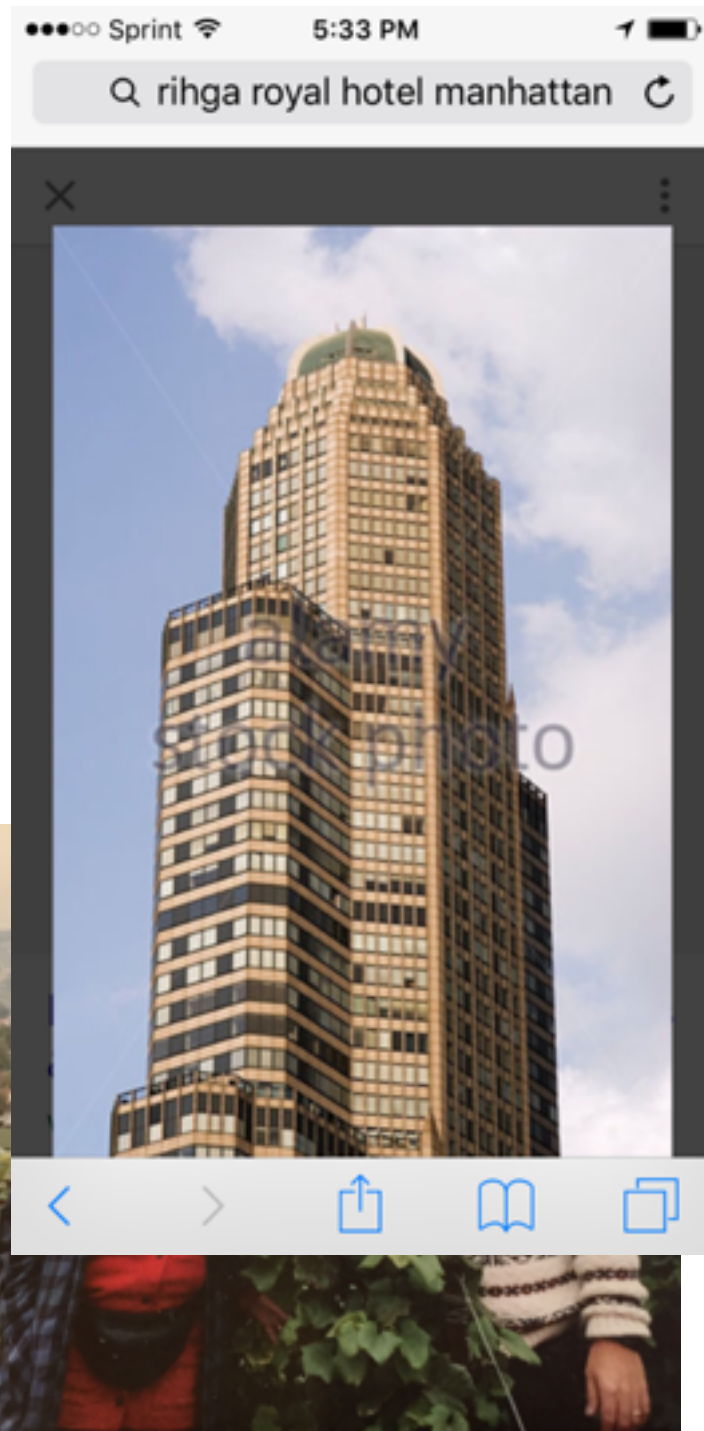
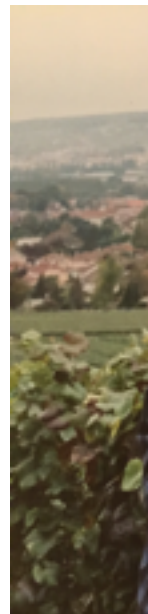


With the pregnancy and the company MFE, I was now quite entangled with Dyane. Women expect that you react with immediate joy upon word of pregnancy or you are considered lacking in love. Dyane was angry at my hesitation. Then after I agreed to get married she seemed still angry even after she got her way. Before getting married she idealized me and I was all good and a “Master of the Universe” as in Tom Wolfe’s Bonfire of the Vanities. The photo in the bathing suit was taken on top of the Parker Meridien Hotel where we used to go swimming. Instead of going to the beach in the summer we used to just go to a hotel swimming pool.

A small wedding was planned at an Indian style hotel at 151 West 54th street between 6th Avenue and seventh avenue, called the Rihga Royal. Anna and Hariclia came to the wedding. Cathy, Dyane’s friend played the violin playing Massenet’s Meditation with me at the piano. Ya I played at my own wedding. It was a small room very much like the photo.



We went on a honeymoon in Paris and the nearby Chateau country seeing Chateau Chenonceau etc. I remember eating snails at one of the inns. Also to wine country like the town where they make Champagne. We had developed “Champagne tastes on a beer budget” so to speak.



After the wedding and honeymoon, work on the MFE group continued and preparations for having a kid. We all had two jobs. On the evening before Taylor was born I had worked until midnight on the MFE Consulting work and it was also a friday night. That is how hard the work was. Having gone to sleep at midnight then Dyane woke me up at 2am in the morning on March 28th with Labor pains. Taylor was born much later at 2:22 pm. I remember there was a time back in college when I had a digital clock and I would wake up to look at it at

1:11am, then wake again at 2:22am, then wake again at 3:33am, then 4:44am then 5:55 etc. I'm not sure why that happened. Babies look funny when they first come out. When Taylor first arrived I called him Ivan the terrible. We still had not finalized a name for him and I was still leaning towards Trevor. Taylor Leland Smith was born at Lenox Hill hospital at 2:22pm on March 28th, 1992.



We seemed to be obsessed over the new kid. Parents of a first child are overconcerned. Will the cat accept the child? Is the child getting enough air in the closet? We had no baby's room so the crib was put into the closet. We were still living at 888 8th ave.

During the summer of 1992, we took Taylor to the rooftop swimming pool on top of Holiday Inn on 57th street and the west side.



I had been working at New York Life for \$58,000 a year which included the executive lunches where actually they just served you a coffee and water etc. I heard about a job at Ambac from Dan Raz a recruiter. Ambac was a muni bond insurer that was setting up the muni GIC business. The main player at Ambac that got me the job was Bob Roseman. He liked my article about creating a zero coupon curve to price swaps and he knew you needed to do it to price amortizing GICs. So my strength had become pricing the amortizing swap. So now my salary would jump to \$90,000 a year and I would get stock options and a bonus. So in December of 1992, I started working at Ambac in Greenwich.

Dayle Nattress the head of the group was deadset on copying Howard Sosin's success at AIG Financial Products.⁴⁹ The idea was we were to be AAA providers of municipal guaranteed investment contracts also called GICS and be also a municipal swap provider. In the long term Debt Service Reserve (DSR) muni GIC you are a payer of a fixed rate, while typically in the long term muni swap you are a receiver of a fixed rate in a swap with a municipality when the municipality is doing a synthetic fixed rate issuance with a floating rate bond. So now you have a nature hedge when you have the axe on both sides.

AIG Financial Products⁵⁰ was located at 100 Nyala Farms in Westport. Our Ambac Capital Management unit was located first in Greenwich, CT for about a year before moving to Nyala Farms, Westport as well. The copying of AIG was fairly blatant.

Initially I was doing the reverse commute from Manhattan to Greenwich. Sometimes I rode the train and then a cab and other times I drove to Greenwich

⁴⁹ The Beautiful Machine by Robert O'Harrow and Brady Dennis, Washington Post Staff writers December 29, 2008. also Fatal Risk: A Cautionary Tale of AIG's Corporate Suicide by Roddy Boyd.

⁵⁰ AIGFP was founded on **January 27, 1987**, when three Drexel Burnham Lambert traders, led by finance scholar Howard Sosin, convinced AIG CEO Hank Greenberg to branch out from his core insurance business by creating a division focused on complex derivatives trades that took advantage of AIG's AAA credit rating.

- In addition to his two partners, Randy Rackson and Barry Goldman, Sosin brought 10 other staffers from DBL with him -- including future AIGFP CEO Joseph Cassano. The team of 13 set to work in a windowless makeshift room, at first without full-size desks and chairs, in an accounting office on Third Avenue. AIGFP's first significant deal, made in **July 1987**, was a \$1 billion interest-rate swap with the Italian government.
- In its first 6 month of existence, the unit earned more than \$60 million. Under the agreement that Greenberg and Sosin had signed, 38 percent of that went immediately to AIGFP, with the remaining 62 percent going to AIG proper. Crucially, the agreement also called for AIGFP received its profits up front, even though its deals generally took years to play out. AIG itself, not AIGFP, would be on the hook down the road if things went wrong. This arrangement would be modified, but only partially, after Sosin left in 1993. from The Rise and Fall of AIG's Financial Products Unit by Muckraker.



on the Hutchinson parkway and Merrit parkway. After we had done about a billion dollar of business we moved the office to Westport.

Women tend to focus on nest building after having a child. So Dyane wanted to move to get another bedroom. The apartment at 888 was actually fairly large, but people tend to have the family dream where they think their child has to go to the best white person school and have a yard to play in. In hindsight wisdom, I would say no you do not have to move to follow a job as jobs as transitory and no you do not need a yard you always have to mow and no there is little difference in schools. After having looked around in Manhattan to only really be priced out, we looked in Connecticut. I remember looking at a house in North Stamford, on High Ridge Road and then the Cheesebrough house in New Canaan. The house in New Canaan had a nice jacuzzi style tub with a few of the forest. We bid on the house but lost it to a higher bidder after our bid was accepted an annoying

outcome for Dyane. Her anger with the attorneys showed itself to the attorneys. They said I should protect myself.

So the more houses you look at the higher when the quality and the cost. We keep going further and further away from New York and the coast to get more house for less. Finally we found a fairly new house at 24 Ridgewood Drive, Redding. The house cost \$418,000. It took quite an effort to raise the downpayment and fix our credit to satisfy the mortgage banker. None of it would have been possible without the extra income from MFE Corp. I think MFE had made 25k from each of four products; cap floor calc, swap calc, swaption calc, and option calc. Now with Dyane and my 1/3 each we had 2/3 of the company. Jim Watson became annoyed that he now had only 1/3 and was a minority. He and Dyane both wanted more. Their fighting just became my annoyance. I had to travel to work at Jim's house because he could not come to our house. It's just another example of grandiose greed on the part of Watson and Dyane. They were both starry eyed deluded into thinking we would make a lot of money selling to KPMG worldwide and that would snowball into more sales to their clients. But in fact their desire for more was just going to turn into nothing. Such is the fate of the greedy. After this fight and seeing my brother's fight over the farm etc. etc. I was convinced that all partnerships fail and end in divorce, the only possible successful business was the sole proprietorship. Later on my trading advisory company was just a sole proprietor LLC.

I was the risk manager for Ambac. This may have been the hardest job I ever had. I had a tight band in which I was supposed to control the risk such that with only 1% equity would not be lost in a 100bp interest rate move. This was a very tight range and I also had to model a CMO portfolio. CMOs are brutally difficult to model. But we had a specialty software firm Smith Breedan who provided a model for each CMO. Rubin Bahar of Smith Breedan did the modeling but still I had to incorporate them in the portfolio. To get my risk within the required limits I often used options to limit the hedging cost. At one point I did a compound option which is an option to buy an option. Those had the lowest cost. Except when you exercise you have to pay more.

Dyane feud with Jim Watson created a problem. Jim Watson send a fax to Ambac claiming I had stolen some Smith Breedan software code. It initially caused me problem until they realized I was not a coder and that I did not have the code. Never the less MFE died that day but I kept my job with some damage to my standing. Particularly stressful was the fact this happened shortly after we

bought the house at 24 Ridgewood Drive, Redding. If you lose your job how are you going to pay a mortgage?



When we were moving to the house, we spend the first night there with no furniture. The cat ISSY somehow had disappeared, which created another crisis. Who knows what to do? The next day the moving truck came and we moved in. Finally the cat came out of the chimney.

Now my commute was from Redding to Greenwich. The Merit parkway could be tough and sometimes I drove through Ridgefield. Oddly enough I remember driving in a heavy snowstorm down the very road that I would live on in the future- Florida Hill Road.

To get familiar with Redding, Connecticut we went to Redding newcomers club. We meet people like Janis Gibson. With an office job I gained weight, so I would go to the Wilton YMCA on saturday to swim. Near the house in Redding was the Putnam Park. The house was closest to Bethel, CT. We used to go to Dr. Mike's ice cream in Bethel when Taylor was a baby. For vacation sometimes we drove up route 7 to Kent or to Lenox Ma. We oftentimes drove all the way to Watch Hill Rhode Island to go to the beach.

Redding was supposed to have a good school system. Taylor went to kindergarten in the Landmark Academy which had a building in Georgetown. Our lives became centered around the one child. This over focus seemed almost unbalanced. I got a baby grand piano. We often went to the garden centers to get supplies to build up our landscape. The lawn was fairly big and had to be mowed. The driveway was up hill and could present problems in a big snow or an icestorm.

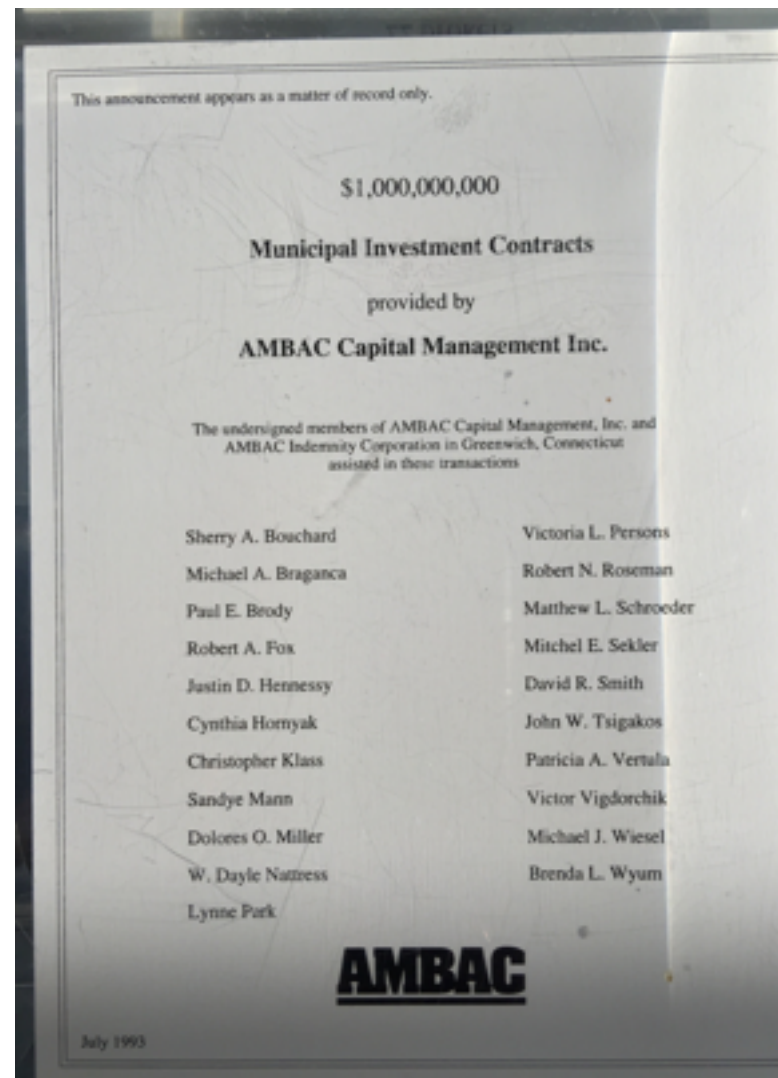
In Hinduism there are stages of life, when you are about 20 you are suppose to spend a few years training with a guru. Then you get married and and work and have children. Then after the children have grown up you are supposed to return to a spiritual life. I was fortunate to have some of that. I spent some time studying the Radhasoami tradition and Sant Mat. I had all the Radha Soami Beas books. I sometimes studied mathematics or number theory. I continued playing piano music. I had sent my first internet files when working at Ambac and had to send files to Smith Breedan. About 1995, America Online AOL came out and I

got an AOL account, the speed was over the phone and 14k. Though it seemed to work fairly well. I looked at the posting of Neural Surfer.

My job at Ambac started getting more difficult with the new hires and growing politics. I was only a VP and they started hiring Managing Directors. Paul Brody was a friend, he used to sing in a church choir and liked music. Lorie Miller was very politic but her paranoid defensiveness was probably rooted in a lack of self-confidence. It all seemed unnecessary to me. Sandye Mann actually come to work at Bayerische Landesbank after I joined there. She knew Dyane. I recruited Kang (Kelvin) Pan from New York Life to come help with the risk management. Being Chinese he liked to take cigarette breaks outside. He also moved to Redding CT following my lead. Out house in Redding was just up the road from Mary Travers, the lady singer of Peter, Paul and Mary. On Halloween night we took Taylor to trick or treat at her house.

When Ambac wanted to start doing muni swaps, I started working with the company Summit Systems. Their muni swaps model was just built at the time they were working with us. Another managing director came in Steve Dymant.

When interest rates started rising in 1994 it put more pressure on the risk of the book. I learned one of the features of being a risk manager - if things go well the profits are attributed to the traders, if things go badly the losses are attributed to the risk manager. Thus the risk manager has a no win position. I believed the only way to control the risk was for the risk manager to become the trader. Actually I was a front office risk manager so I was trading futures and used a broker from Drexel. One of my brokers for Charlie Rheinhart. In those days futures were traded by placing a phone call.



There had been a lot of problems with Dyane since the beginning. I didn't understand why she could not be happy since she got what she wanted. In fact she had to get what she wanted or she would create hell. Her mind would swing between idealization and devaluation of her partner. So during the relationship she was focused on talking to me and my concerns like finishing my MBA, or the noise and fixing the windows at Kenny's or my going to all of Beethoven's houses. But after her mind split by rejecting her I was all bad and to be devalued. In hindsight there were many signs of her personality disorders. When she used to call me in Minneapolis she would go on talking about how she wanted to kill herself. She had no money, was divorcing Rick and had no job. In her divorce she had claimed Rick had had "secreted marital assets". She had been hospitalized at Roosevelt hospital though it was kept a mystery to me what had happened. I was supposed to meet up with David Zimmerli at a cafe in Manhattan near the apartment with Taylor and because of her anger fit I was not able to meet him with Taylor. I had written down a list of her traits that I was concerned about. When the light bulb went off and I learned what borderline personality disorder was the list overlapped with the list of traits for borderline personality disorder. I didn't learn about psychology until much later until the divorce. All I knew was she had a cycle about two weeks of being nice and two weeks of anger in a cycle.

It was a stretch buying the house and we were not rich with the big mortgage to pay and a car loan etc. We got a Toyota Corolla at some point.

As politics increased at Ambac and the management meetings became more and more intense, I was under increased pressure. I started looking for another job. They claimed they had found out about me looking for another job. I looked at who the top competitors were in GICs and found Bayerische Landesbank. I think I sent a resume to Richard Gregory and somehow it reached Ron Bertolini. Ron wanted to beef up their quantitative resources. Ron knew that the GICs should be priced with an amortizing swap model instead of using average life and they were becoming required to start modelling their structure note deals. So in 1995, I started working at Bayerische Landesbank (BLB). BLB was a German bank the state bank of Bavaria. Since the bank's liabilities were guaranteed by the state and the republic of Germany the liabilities were considered very highly rated at AAA. So it was easy for BLB to do 30 and 40 year transactions. The bank had a

very low cost of funds and the GICs were part of that. BLB was at 50th and Lexington Ave in Manhattan next to the Waldorf hotel and the St Bart's church. The had a garden at St Bart's where they served German beer so we often went there at lunch. The joke was if your wife called at lunch they told her you were at the church.



I was not going to get rich at BLB because it was a low pay bank but stable. I started at about \$110,000 a year which went up to about \$120,000 later. The bonuses were small like only \$10,000 but that little bit was useful at Christmas time. I would begin working with Ron Bertolini on modeling work but at the small time I modeled the GIC pricing. Overtime I became more and more GIC trading and less and less analytics except modeling that counted the modeling for a new trade. I had carefully honed my fixed income math skills and believe once I had used like seven models to price a deal. Once I priced a complex zero coupon deal that was long dated and was dead-on correct a day before an investment bank got a price. Frank remembers that deal. Nevertheless it would take time before I gained the complete trust of Richard Gregory. BLB would be my longest job at seven years. I worked with Reimund Sauer, a German who also had small children at Taylor's age. I worked with the branch manager Bert Von Stuelpnagel. As a German one of his ancestors have tried to eliminate Hitler, which is apparently a plus in post war Germany. There was Freddy, and Donna and Al Perez, Katya Grishakova (Cohen) Debra Rust, Pam Dizon, Sandy Mann. The people outside the firm I dealt with a lot were the lawyers at Kutak Rock. Paul Smith was the lead attorney. The outside software firm was Blaise Labriola. Our small staff in derivatives had gone on a trip to Park City Utah to learn the Theoretics software model.



When we took the trip to Utah it was summer. Park City is known as a ski resort, so given that we had gone in summer instead of skiing we did mountain biking. Blaise seemed to have a cool lifestyle as a sort of ex-pat wall strata now at a Utah ski resort. I would later return for a visit to Park City again in the summer in the summer of 2012 in my cross country drive in my Prius.

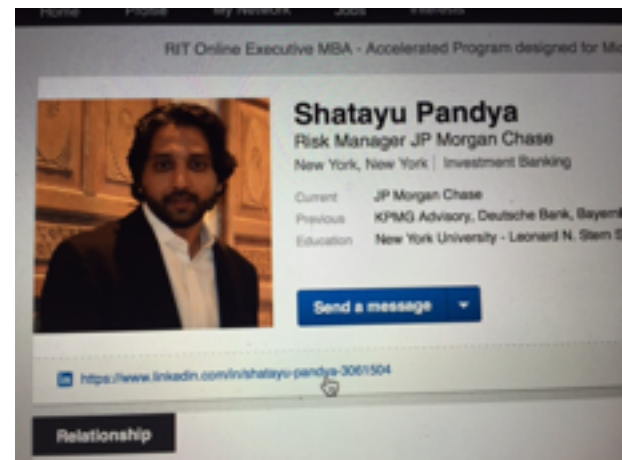
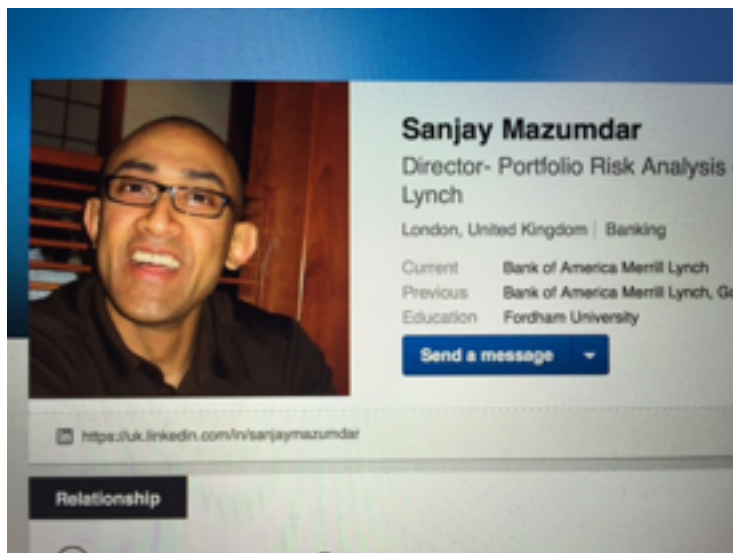
Sanjay, and Katya and were analysts working at BLB. They were all low paid foreigner doing risk analysis. They had non quantitative boss and were frustrated by the fact that their work had no impact and was not

understood by management. They used to bring their work for me to look at. I could sympathize with them as I had been in their shoes while at FBS or NYLIFE or Ambac. They used to say comically that they were just kept there in their cages (cubicles) to be shown to the Federal Reserve bank and bank regulators as proof the bank had risk control. They could say here we have a Russian, here is an indian, etc. The typical stereotypes for foreign quants. The quants were Ekaterina Grishakova also known as Katya G. Cohen the Russian, would go on to be a trader at Barclay's trading Subprime Credit derivatives and write a book about it called American Spellbound. Sanjay Mazumdar, an indian went on to work at Goldman Sachs. Shatayu Pandya also an Indian went on to be a risk manager at JP Morgan. Was it surprising they did not get enough attention, I had



trouble just remembering their names. For years I mixed up Sanjay and Shatayu's names and still could not spell them to date. I would later learn more about Russians later from Katya, short for Ekaterina.

I had learned to just focus on new transactions and trading as that was where the action was and meaning and respect. I became a GIC trader because of the gaming element involved. I had to bid against competitors and they would either win or lose. So the everyday is different aspect was engaging enough to sustain me. Also the transactions could get quite large and so could the profits. I wasn't really paid for success. I would have to find that on my own.



Katya G. Cohen on Twitter:

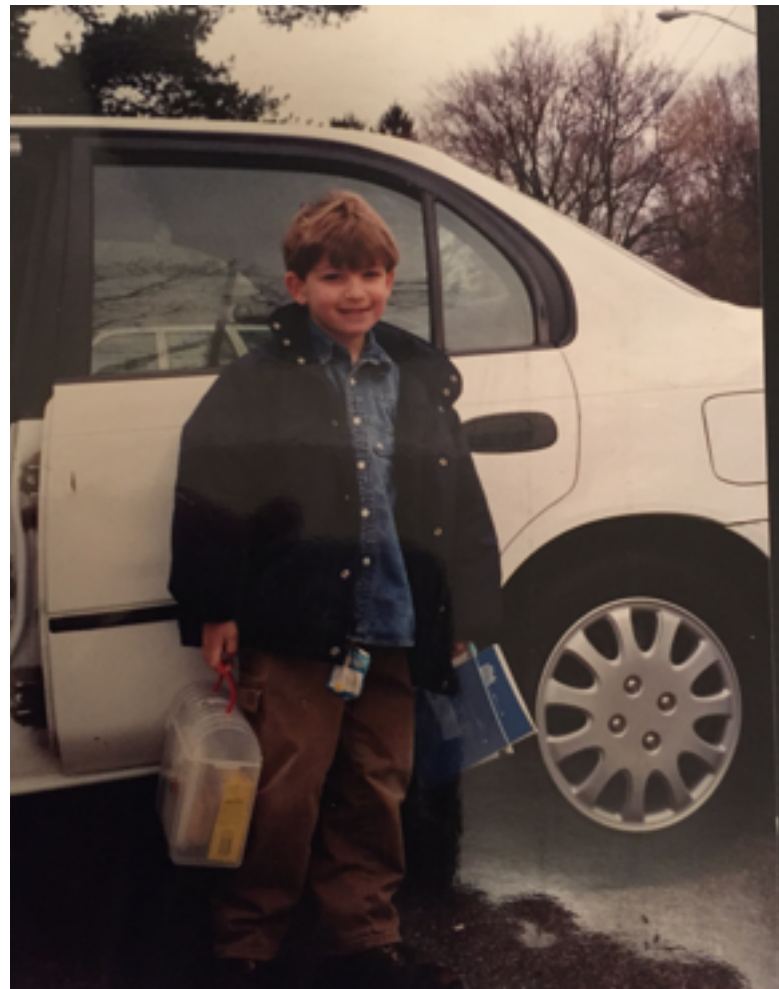


In about the end of 1995, I was playing around with the ticker symbols of the funds in our 401k on Bloomberg to see if I could analyze their properties. Somehow I found that MIEDX or the Mass Mutual International fund was correlated with the t-1 movement of the S&P500 one day prior. So you could buy the fund after the US closed up and sell it after the US closed down. This was mutual fund timing of an international mutual fund. I build a couple of spreadsheet to simulate the trade. I started looking for the optimal filter for executing the trade. The profitability and lowered risk was astonishing. My 401k must have been only like \$25,000 when I started and over time I would run it up to \$1,100,000 and astonishing run over seven years. Since mutual fund had a cutoff time of 4pm. 4pm became an important time for me and I looked closely at close in the US market in the run up from 3:30 to 4pm. The order had to go in by 4pm. Fortunately most of the GIC trading was all done in the morning and early afternoon, so I was free to focus on the funds in the afternoon. Unfortunately I growing 401k only makes you rich on paper with money you can't use until you are old. So I decided to expand my business. I had published a chapter in a book by Jack Francis, a Baruch Professor of Finance. I was still an employee at New York Life when we meet. His office at Baruch was close to New York Life's office. We had become friends so I went to him to discuss my trading discovery. He had a rather large account at TIAA CREF with a global fund. Soon I started trading his account for him for a percentage of profits. Later I would add his friends: Frank Carten, Charlynn Maniatis, Ralph Lim and others.

Just my salary from BLB was hardly enough for us to live with Dyane not working. She would spend her time shopping for furniture and so forth and liked eating out. At one point we took the run up credit card debt and refinanced it into a second mortgage. I actually wrote up a proposal for another AAA rated bank to enter the muni GIC business. When you had a narcissistic wife you always being pushed to higher and higher heights. You had to make more and more money. In reality I was very much still small time, not a wall street super star at all. Dyane fighting with me and keeping me up at night did not help much. There were many days when I went to work very tired. If you take Dyane's typical cycle of angry two weeks and then calm two weeks, I was exhausted at least half the time. I also began to gain weight. The problem was I had a two half commute. Two hours is probably too long. A one hour is about enough to finish reading the paper and collect your thoughts. Sometimes Kelvin Pan was also on the same train to Redding. Eating late would not help. Also Dyane liked various rich foods like pasta. I believe a damage to your gut flora could cause the weight gain. I would go to the Wilton Y on Saturday morning for swimming. Floating under

water was one of the escapes I needed to relax. At least it was silent under water. We continued to try and fit into the community but I don't think we had that many friends. We went to the Redding Congregational Church, where I used to play keyboard in the church fair band with David Bailey the banjo player. On Sunday nights in the summer we went to the concerts in town center outside. We got a Brittany dog named River for Taylor. The dog was constantly running away with Dyane sending me out to look for it.

As Taylor turned 6 he entered first grade at Redding Elementary, it would have been now 1998.









Mary
Wm
Green
Lana
Green
Wm Wm
Green

House
on
Seasay
April
1895